Amplifying Māori approaches: The transformative potential of Māori economies

JULY 2025

Ka pari te tai
Ka timu te tai
Ka ngaro te tohu i haea
Engari ka mau tonu te wairua

The tide comes in
The tide goes out
The physical marks disappear from sight
But the spirit still endures

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Te Tiriti is a korowai (cloak) of care for Aotearoa. We honour the mana of Te Tiriti o Waitangi and He Whakaputanga (The Declaration of Independence) as the founding documents of Aotearoa New Zealand. Upholding Te Tiriti o Waitangi is a pathway for a shared future where all people in Aotearoa create good lives in a flourishing natural world.

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Executive summary

The 'Māori economy' is thriving and diversifying, with a 2018 contribution of $32 billion or 8.9% of GDP and an asset base of $126 billion in 2023.[1] But what is this economy and what is its real potential? Conventional approaches say economies revolve around assets being worked by waged labour and exchanged on markets. These things can be measured and quantified, often in monetary terms. Māori perspectives suggest economies revolve around taonga with labour organised through mahi and reciprocal exchanges based on utu. Some of these cannot be measured and quantified. In the contemporary context, Māori economies do all of the above: wages and mahi, assets and taonga, markets and utu. This report moves from the dominant framing of the Māori economy recognised in conventional terms, to a framing **that takes the diversity of Māori economic practices seriously, and seeks to amplify all of these.**

The report 'amplifies' Māori economic approaches in several ways. First, we amplify Māori perspectives on theories of economies and economic development that have been influential in research and some areas of practice. Second, we amplify diverse Māori economic approaches to key economic practices: labour, enterprise structure, transactions, property and finance through practical case studies. Third, we identify challenges to these economic approaches and propose strategies to address them. Addressing system-level challenges is necessary to amplify Māori economic approaches in practice, enabling them to scale up and scale out.

The first section of the report covers a selection of perspectives on economies that are anchored in Te Ao Māori. These perspectives give a vision beyond the status quo of Māori businesses and other organisations surviving and thriving within the capitalist economy.

We do not want to diminish the success of Māori enterprise in the capitalist economy, and the wellbeing that this has advanced. But in this report, we are focused on possibilities beyond the status quo. We apply a Māori diverse and community economies perspective that focuses on possibilities for alternative economic practices of labour, enterprise, transactions, property and finance. This enables us to explore 'ethical coordinates' for navigating within and towards Māori economies, as well as wayfinding challenges that complicate this navigation.

The second section of the report explores four case studies that demonstrate interesting approaches to these economic practices. These cases reveal ethical coordinates and identify wayfinding challenges. In doing so we develop a wayfinding Māori economies metaphor to understand the diversity of Māori economic practices, ethical coordinates for navigation, and wayfinding challenges complicating navigation. These cases are:

- Whenua Warrior, which surfaces the ethical coordinate of kaitiakitianga as labour and the wayfinding challenge of not having enough time for kaitiakitanga.
- Te Rūnanga o Ngāi Tahu, which surfaces the ethical coordinate of mana, structuring enterprise towards manaakitanga and rangatiratanga, and the wayfinding challenge of resourcing rangatiratanga through markets.
- Whakatōhea kuku, which surfaces the ethical coordinate of tauutuutu, with transactions structured around reciprocal obligations among human and non-human kin, and the wayfinding challenge of balancing diverse obligations on markets.
- Kaenga Hou, which surfaces the ethical coordinate of whakapapa through a whānau-centric finance model, and the wayfinding challenge of financialisation.

In the third section, we advance system-level proposals for economic transformation that take constitutional transformation in line with Matike Mai seriously. We argue that the Crown has an obligation to make mana-optimising economic strategies available. The continual practice of negotiating care and constraint between spheres of influence occurs in the relational sphere, where kāwanatanga and rangatiratanga meet and work together for mutual wellbeing. We conclude with recommendations for amplifying Māori economic approaches negotiated within the relational sphere of influence. These include:

- Decommodification of basic material needs and increasing the purchasing power available to Māori.
- Developing administrative frameworks that can work with rather than against Māori organisational forms.
- Price regulation or subsidies on goods essential for Māori economic activities; and strategic public ownership of supply chains.
- Public banking systems capable of recognising Māori value propositions.

Higher, more progressive taxation in the kāwanatanga sphere and revenue authority in the rangatiratanga sphere should resource these interventions. We argue that the economic possibilities of constitutional transformation do not represent a zero-sum game between kāwanatanga and rangatiratanga, but rather both can be built together for all.

In addition, we provide an appendix that introduces additional Māori economic perspectives and organisations that demonstrate the diverse possibilities of Māori economic approaches.

1. BERL, 2025

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Existing perspectives

Existing perspectives have focused on Māori approaches to leadership,[2] work,[3] entrepreneurship,[4] accounting and accountability,[5] business ethics,[6] economies and economics,[7] and critical political economy.[8] These have created necessary interventions to assert Māori perspectives as valid to national and international audiences. These interventions have also revealed problems in dominant framings of business, economics, and success for Māori. Too often the success of Māori businesses is conflated with the Māori economy, when it is more appropriately conceptualised as Māori businesses operating within a global capitalist economy.[9] While research exploring Māori perspectives within a capitalist economy is essential, the focus here is on the transformative potential of Māori approaches beyond the status quo.

To amplify Māori economic approaches, we must first be precise in our definition of the economy. One would be forgiven for defining the economy based on what gets talked about on the news. Economists that work for banks and wealth managers list share prices, oil prices and gold prices; exchange rates, interest rates, and at the time of writing, tariff rates. These are rattled off as if the economy is a machine consisting of prices and rates that churn up and down, back and forth. We are rarely told why these matter to us. To be clear, these things do matter. But this expert representation of the economy obscures real relationships between people and nature. A more expansive definition of the economy can create a more compelling vision of what counts, that can give people hope that they count. And if they count, maybe they can change the way things are counted.[10]

Reframing the economy away from a machine toward the day to day processes that we engage in to live clarifies that the economy is created by the actions we take.[11] This reframing suggests that the many practices that Māori individuals, whānau, and other organisations have participated in and preserved, both keep the capitalist economy going, and offer different ways of organising economies in the future.[12] This moves us from the dominant framing of 'the Māori economy' to the diverse possibilities for Māori economies.

There are a large number of academic and practical Māori economic perspectives not covered in this brief report, like the aroha economy, a Māori doughnut economy, and Māori wellbeing economies.[13] We have included these and other Māori economic perspectives in the Appendix for readers to pursue their own interests. For our purposes, it is most essential to engage with the Māori economic perspectives that give us a vision beyond the status quo. We have chosen three perspectives that do this: economies of mana, tribal economies, and diverse and community economies. Although we have drawn some distinctions between these perspectives, they have significant overlaps, are all informed by Te Ao Māori, and are all motivated to advance Māori wellbeing.

2. See for example Ruwhiu and Elkin, 2016; Henry and Wolfgramm, 2018; Spiller et al, 2020
3. See for example Haar et al, 2024; Haar and Martin, 2022
4. See for example Mika et al, 2017; Ruwhiu et al, 2018; Haar et al, 2021
5. See for example Mataira, 1994; McNicholas et al, 2004; Scobie et al, 2023b
6. See for example Spiller et al, 2011a; 2011b
7. See for example Spiller et al, 2025; Rout et al, 2024; Rout et al 2021
8. See for example Barber, 2019; 2020; Comyn, 2022; Rata et al, 2023; Scobie and Sturman, 2024; Webb, 2023
9. Tau and Rout, 2018
10. Waring, 1988
11. Gibson-Graham et al, 2013
12. Scobie and Sturman, 2024
13. See for example Tāike E!, n.d.; Boasa-Dean, 2020; Spiller et al., 2025

Economies of mana

The economies of mana perspective is typically associated with Mānuka Hēnāre (Ngāti Hauā, Te Aupouri, Te Rarawa, Ngāti Kahu) and the many well-regarded researchers and practitioners whom he mentored.[14] Hēnare wrote that economies of mana serve material and spiritual needs.[15] An economy of mana is "an economic system in which decisions regarding investment, production, consumption and wealth distribution are influenced by the interplay of mana-enhancing interactions between people and the environment".[16] Economies of mana are based on:

- tapu as a theory of being;
- mana as a theory of power, authority and ends;
- mauri as a theory of life and its causation;
- hau as an integrative theory of life force and economics that involves obligatory reciprocity and social relationships; and
- kotahitanga as a theory of human solidarity.[17]

The economies of mana perspective has two major threads: demonstrating various ways that Māori organised and continue to organise their economies differently; and drawing attention to dominant framings of economy that are inappropriate for Māori. For the first thread, Māori economies emanate from the kinship obligations associated with whakapapa (a structured genealogical relationship among all things). These obligations govern use and access to resources, production and consumption, labour and exchange. For example, a key idea from this perspective is that wealth is measured by how much passes through one's hands, rather than how much accumulates in one's hands.[18] For the second thread, the commodification of labour, narrowly defined pursuits of individual utility maximisation; and price mechanisms that obscure relationships and obligations, are all inconsistent with economies of mana. Despite Māori aspirations, the capitalist economy still has a significant influence on Māori economies.[19] And this creates an important contemporary challenge: a need to reimagine and redefine economic futures based on Māori values, worldviews and capabilities.[20]

The key intervention of this perspective is that Māori organise their economies in multiple different ways. The economies of mana perspective opened up the possibility for multiple intervention points in Māori economic thinking and doing. However, there is yet to be a clear vision of Māori economic futures built at scale within this framework, and cultural and economic development of Māori requires autonomy and self-determination.[21] This connects the possibilities of Māori economies directly into honouring Te Tiriti, and expectations for tino rangatiratanga. The next perspective has some insights in this regard.

14. See for example Hēnare, 2014; Dell et al, 2018
15. Hēnare, 2014
16. Dell et al, 2018, p. 55
17. Hēnare, 2014
18. Dell et al, 2018
19. Dell et al, 2018
20. Dell et al, 2018
21. Dell et al, 2018

Tribal economies

The tribal economies perspective has emanated strongly from the South, particularly centred around the Ngāi Tahu Research Centre.[22] This perspective takes history seriously and explores how particular tribal economies were organised, how they encountered a global capitalist economy, how they were dismantled, and how they are marginalised today, without losing sight of future possibilities and strategies to get there. These histories are different for different iwi and hapū, although there are some common experiences such as the colonial dispossession of land.

The tribal economies perspective uses specific examples to demonstrate how economic practices are constrained today by particular political and economic institutions. There has been considerable focus on specific resources like pounamu and tītī (muttonbird) and how rights and obligations, exchange, labour and distribution were organised around these resources.[23] Clarifying specific resource rights and obligations is one example of a tribal economies perspective. Many authors have suggested that because kaitiakitanga is about guardianship, Māori had no concept of ownership. This assertion is problematic, because a narrow definition of ownership obscures the complex and layered perspectives on relationships between people and the rest of nature. Land was not 'owned' in the way ownership is understood today (e.g. a private title that could be bought and sold on a market by individuals). Rather, different resource areas and rights on land and in water were held by individuals, whānau and hapū through a complex array of rights dependent upon whakapapa, mana and occupation of an area. Just because complex rights at different levels did and do exist, does not mean that kaitiakitanga and reciprocal responsibilities did not exist. But different layers from the individual to the collective were able to organise their economic activities in line with (and at times in breach of) tikanga.

Tribal economies move from how things were organised to the institutions that enable or constrain these ways of organising today. This includes not just direct breaches of Te Tiriti, or the failure to honour purchase deeds, but the systematic exclusion of Māori from decision-making around how the economy is designed. The most obvious example of how Māori were removed from the economy is best seen by their removal from the very centre of where economic decisions are made and economies are designed – the New Zealand Government.[24] This requires us to engage with 'the state' to advance tribal economies, which in the Aotearoa context means 'the Crown' or kāwanatanga, Te Tiriti o Waitangi, and tino rangatiratanga.

Overall, the key intervention of the tribal economies perspective is that to create tribal economies, economic institutions, collectively controlled on the basis of whakapapa, must be developed that embody the values and practices of Māori.[25] Such institutions are essential for supporting culture, and providing a platform for individual, whānau, and collective wellbeing or mana motuhake.[26] This brings us squarely into the realm of tino rangatiratanga as essential for Māori economies. This requires attention to the broader political economy and how it interacts with local Māori economic activities, rather than just examining Māori perspectives and values at an individual or organisational level. But as these economic institutions are developed, some middle ground is needed to continue to engage with a capitalist economy, and maintain and enhance those Māori economic practices within, at the edges, and beyond this. The next perspective gives us some tools to do so.

22. See for example Tau and Rout, 2018; Rout and Reid, 2019; Reid et al, 2021
23. Rout and Reid, 2019
24. Tau and Rout, 2018
25. Reid and Rout, 2016
26. Waitangi Tribunal, 2015

Diverse and community economies

A diverse and community economies perspective rethinks the dominant, capitalist framing of the economy (wage labour, for profit enterprise and finance, commodity markets) by highlighting the vast array of economic activities, both paid and unpaid, beyond formal market transactions. The diverse and community economies perspective has proven useful to open space for thinking and building Māori economies.[27] This was taken up early by Maria Bargh (Te Arawa, Ngāti Awa), who argues that this perspective allows for a more complex picture of Māori economic agency. Diverse economies makes space for Māori approaches by recognising multiple ways of doing and being in the world.[28] While it has already been pointed out that the dominant framing of the Māori economy fails to distinguish between Māori businesses in a capitalist economy and Māori economies outside of this, it also fails to recognise the diversity within Māori economies.[29] The dominant framing is problematic "primarily because it contradicts the heterogeneity of how Māori think about themselves, their modes of social organisation, the resources available to them, how they see themselves connected to those resources and therefore how they use those resources".[30]

While the diverse economies perspective opens up different ways of thinking about diverse economic practices and livelihoods, a community economies perspective seeks to explore and construct place-based economies organised around ethical coordinates. Ethical coordinates negotiated among people in place. 'Adding in' Māori values on top of ethical coordinates is insufficient.[31] Instead, Māori ethical coordinates should be chartered for a full accounting of activities that could recognise and reconstruct Māori economies.[32] This also requires pushing beyond limited Crown recognition, and exploring diverse forms of labour, enterprise, transactions, property and finance.[33] Bargh proposes more appropriate ethical coordinates as kaitiakitanga, mana, utu and whakapapa.[34] A core intervention of a Māori diverse and community economies perspective is doing things differently in some places, at the same time as doing things typically in others, but maintaining all of these practices as part of a much broader diverse economy. This enables both critique, and hope for alternatives.

27. While Bargh engaged with this perspective early in its development, many Māori scholars have used and advanced the approach since. See for example Amoamo et al, 2018; 2020; Simmons-Donaldson et al, 2018; Vunibola et al, 2022; McLellan, 2025
28. Waitoa and Dombroski, 2020
29. Amoamo et al, 2018
30. Amoamo et al, 2018, p. 68
31. Bargh, 2012
32. Bargh, 2012
33. Bargh, 2018
34. Bargh, 2012, p. 277.

Perspectives summary

With this brief coverage of the three perspectives, we have developed the three important interventions we need to proceed with amplifying Māori economic approaches.

These are that:

- Māori have and continue to organise their economic activities in different ways.
- Rangatiratanga is necessary to further visions and implementation of Māori economies.
- Māori economic activities are diverse, and can be present within and outside of dominant framings and practices of economy.

Our primary focus is combining these three interventions by exploring how things are done differently by Māori in some places, but typically in others, often in pursuit of rangatiratanga. We dedicate significant space in this report for thinking about both the challenges and possibilities of particular Māori economic approaches, and how these challenges can be overcome through system-level proposals in line with constitutional transformation. We draw key considerations from all of the above, but in the following deploy some of the key tools from the diverse and community economies perspective to amplify Māori economic approaches.

A Māori diverse and community economies perspective

In this section we explore a diverse and community economies perspective in more depth, comparing this to dominant framings of the economy. Māori researchers and practitioners have been influenced by and have influenced the diverse and community economies perspective. The perspective has been an effective way to understand circumstances on the ground, the relationship between particular contexts and wider systems, and how these wider systems enable or constrain what is happening on the ground.[35]

An easy way to understand this perspective is to imagine an iceberg where what is visible above the surface obscures but is also supported by everything below the surface.[36] In this diverse economies iceberg metaphor, above the surface we have the machine framing of the economy: wage labour producing for market transactions in capitalist enterprises, funded by private-for-profit finance.[37] Below the surface, we have all of the economic practices we also participate in to survive well: gifting and sharing, cooperating and caring, volunteering and sometimes even stealing, among many others. The iceberg metaphor that we will adapt in this report is the first step to recognise the diverse economic practices we have to work with.[38]

35. Maria Bargh's influence on the international diverse and community economies tradition has been substantial. This demonstrates both how frameworks not of Māori origin can be useful for Māori to advance thinking and critique, but also how Māori critique offers insights beyond the Māori context.
36. Community economies collective, n.d.
37. We would also add that these are all mediated by the capitalist state, that above all, protects private property and accumulation, but the diverse economies approach is only recently starting to engage with theories of the state see e.g, Eskelinen et al, 2020.
38. Gibson-Graham et al, 2013, p. 12

In the diverse and community economies perspective, there are five key economic practices:[39]

Labour is the centre of making and providing livings. Labour involves using time and energy to produce goods and services. In the dominant framing, labour is just waged work, where time and energy is remunerated through wages. A diverse economies perspective recognises that the vast majority of labour, including much of the time and energy that goes into caring for people and nature, is not necessarily waged labour. For labour, a key concern is livelihood well-being and a key ethical question is how can different forms of work and remuneration be combined so that people and nature survive well together?

Property is the set of rights and corresponding responsibilities determining access, control and use. In the dominant framing, property is typically a private right to access, use, and exploit a particular resource. Some property is also public, controlled by a government. A diverse economies perspective sees property as a relation between people with respect to things both material and immaterial, and especially draws attention to commons that do not fit neatly into private or public property. A key concern for property is access to the benefit of property and a key ethical question is how do communities make and share commons?

Enterprise is about the organisational structure in which economic activities occur. Enterprise structure relates to how the surplus created through economic activities is produced, appropriated and distributed. In the dominant capitalist framing, waged workers produce surplus, owners appropriate and distribute it. A diverse economies perspective recognises other forms of enterprise that produce, appropriate and distribute surplus in different ways. For example, in a worker cooperative, workers produce, appropriate and distribute surplus together. A key concern for enterprise is organising for surplus distribution and a key ethical question is how can surplus be produced, appropriated and distributed to enhance the well-being of people and nature?

Finance is the means through which particular goods and services are resourced. Finance coordinates real resources, while not being a real resource itself. To lend is to lend trust, to affirm social support and belief, endorse a vision for resource use, and coordinate resources around delivering that vision. In the dominant capitalist framing, finance is not just a means to an end, but an end in itself, with finance increasingly penetrating many areas of everyday life. A diverse economies perspective sees finance as a potential way to invest in livelihoods and diverse alternatives, while also advocating to constrain and reduce the power of the financial sector over people and nature. A key concern is present and future security and a key ethical question is how does investment provide us with returns that protect against risk now and into the future?

Transaction is about the relationships that connect different units. Transactions are encounters where ethics, values, trust and certainty play out in diverse ways. In the dominant framing, transactions involve exchanging commodities in a market, where prices determine flows between buyers and sellers. A diverse economies perspective recognises that transactions include equal and unequal market exchanges but also sharing, allocating, reciprocating, and stealing. A key concern for transaction is ethically responsible encounters and a key ethical question is how can people-to-people and people-to-nature encounters enhance well-being for all?

Each of these practices is worthy of study on their own, but when connected they provide us with tools that interact with one another to advance alternative economic possibilities: how we produce surplus (labour), that is then exchanged (transaction), how this surplus is appropriated and distributed (enterprise), who has control of that which is required for this production (property) and how property, labour, enterprise and transactions are all resourced (finance).

39. This section relies heavily on Gibson-Graham and Dombroski, 2020, p. 11-19

Wayfinding Māori economies: Case studies of Māori economic approaches

In this section we present four case studies of Māori organisations from around the motu, doing different things at different scales. These case studies were selected because each demonstrates a different way of thinking about and practising labour, enterprise, transaction or finance, and all have unique approaches to property. In addition, authors have pre-existing knowledge of, and relationships with organisations. We adapt the diverse economies iceberg metaphor into a wayfinding Māori economies metaphor. This adaptation includes: a multitude of pākihi Māori (Māori economic practices), four ethical coordinates and four wayfinding challenges that are drawn from each case study. We have also included a number of Māori organisations approaching economic development in interesting ways in the Appendix.

The key questions for these case studies are:

- How are Māori individuals and groups organising labour, enterprise, transactions, property and finance in different ways?
- What are some of the possibilities and challenges of these particular examples?
- What system-level proposals can progress the possibilities and overcome the challenges?

Whenua Warrior – Danielle Webb

In the North, Whenua Warrior provides valuable insight into how labour is being organised to enhance the wellbeing of communities and te taiao in an economy centred around mahi kai.[40] A healthy taiao and healthy relationships are foundational to Māori economic approaches that promote collective wellbeing. Whenua Warrior demonstrates particular practices of kaitiakitanga and whānaungatanga, both of which require time and energy. Kaitiakitanga is associated with care, protection, and guardianship over something, for example, whenua. Whānaungatanga is associated with strengthening relationships. Kaitiakitanga and whānaungatanga are both forms of labour. Neither necessarily waged labour, nor unpaid labour, Whenua Warrior's approach moves between these in the contemporary context.

The capitalist economy has done much to dismantle Māori economic relationships and practices. The decimation of whenua-based economies, beginning with dishonoured land deeds in the South Island and continuing during and after the land wars in the North Island, together with the promise of a post-war industrial boom in the 50's and 60's, drew more than half of the Māori population into the cities. These impacts were particularly felt in Northland, which is now one of the poorest regions in the country, with the highest rates of unemployment. The pull towards urban centres has resulted in fewer people available to engage in whenua and kāinga-based economies.

40. This section has been developed from Master's research by Danielle Webb

Whenua Warrior is a charitable organisation with a strong commitment to, and vision for whenua-based economies. Founded in 2017 by Kelly Francis (Ngāti Wharara, Ngāti Korokoro and Te Poukā) with the support of friends, Whenua Warrior facilitates various gardening projects and wānanga in Tāmaki Makaurau and Northland. Tired of working for wages in a corporate job, and frustrated with the cost and quality of food, Kelly realised that to address food insecurity and promote food sovereignty in Aotearoa, food systems needed to change. This would require time and a different approach to labour.

Whenua Warrior addresses food insecurity and promotes food sovereignty by building garden boxes and empowering people to grow their own food through educational and community-building approaches. The organisation is based on the gardening principles known as Hua Parakore, which centre on care for whenua and whānau and promote the mātauranga passed down from tūpuna.

Whenua Warrior operates out of a trust set up to receive funding from public and private sponsors and donors. In Tāmaki Makaurau where access to whenua is limited, this funding goes towards garden planter boxes that many whānau cannot afford. In Northland, where garden-able whenua is abundant but waged labour is scarce, funding supplements the livelihoods of skilled gardeners who are willing to share their knowledge and their kai with the community.

Whenua Warrior has an explicit motive to reduce the reliance of individuals and collectives on markets and wages to sustain their livelihoods. Kelly views waged labour as something that can potentially rob people of the time they could have spent exercising kaitiakitanga through a closer relationship to te taiao.

> [...] time is your biggest commodity, really. Something that you have an endless amount of until you have found the end of your time. You know, and within that time, you've got people who will pay you to do something for that time, but in the back of your mind, or in the middle of your puku, you're actually going, fuck this shit! You know, I don't want to do all this to get money to buy food. I just want to go straight from hungry to food.

CASE STUDY 1 | WHENUA WARRIOR – DANIELLE WEBB

The challenge articulated by Kelly is that Māori need to work for wages to buy food, and this means less time for kaitiakitanga and mahi kai – directly growing and acquiring food.

Kelly's work each day with Whenua Warrior is about collective obligations to past generations through whānaungatanga and future generations through kaitiakitanga: "I feel like the way we need to be going is thinking about how it is that our impact will still benefit positively for the whenua and the people in 800 years when we're dust". Instead of a dominant focus on upskilling Māori into higher remunerated waged-labour, Kelly promotes mātauranga informed gardening practices to ensure these become a normal way of life not just for urban Māori but for everyone, wages or none. She envisions a world where mātauranga Māori flourishes and informs all aspects of life, including no longer having to rely on supermarkets and markets more broadly. Articulating this vision, she says:

> The dream is that we go from a charity, to a movement, to a lifestyle, to telling stories when I'm 86 years old at a Kohanga Reo, plaiting hair going, "did you know we used to have to go to a supermarket back in my day?".

However, it is not just the material aspects that Kelly considers important; she explains:

> It's not this vegetable plant that I'm planting in this garden for this one family now; it is the information that I give with the one vegetable plant being planted inside that one garden which is for this one family, for this one group of eight people. And really, it all comes down to educating that person and empowering that person so much that they can then teach the next lot of people. Because the reality is that their great, great, great-grandchildren might eventually be feeding my great, great, great-grandchildren. So, what can I teach them so that their great, great, great-grandchildren will feed mine?

Kelly's observation of the 'lack of people' reflects the urban pull which has disrupted the intergenerational reciprocity of care in many Northland whānau. This speaks to the crucial role of whānaungatanga in Māori economies. Whānaungatanga not only enhances the wellbeing of kaumatua, it also creates the opportunity for the transfer of intergenerational knowledge. Just like kaitiakitanga, whānaungatanga requires time and energy that is not always available when you are working a 9-5 in the city. In some senses, by prioritising whānaungatanga in their mahi, Whenua Warrior counter the impact of the capitalist economy on Northland communities. Where the dual forces of colonialism and capitalism have drawn people away from the kāinga, Whenua Warrior call people back to the garden and ensure the old people are not forgotten.

Recall that in the dominant framing, labour is waged-work, where time and energy is remunerated through wages. Whenua Warrior's approach both acknowledges the necessity of waged labour within our current moment, and the necessity of other forms of labour to protect what is valued by Māori across generations. All labour carries dignity in Māori society. Whakapapa is woven through economic groupings so that kinship groupings drive economic activities. Above and beyond the incentive of public approval of individual work are collective responsibilities – contributions to collective wellbeing – and these are supported by custom, habit and tradition. Even the highest leaders do not lose mana for engaging in labour (hence the saying 'tea towel tanga', which requires one to do the work to get the treats).

Whenua Warrior is navigating the borders between paid and unpaid labour to build capacity for kaitiakitanga as labour long term. While Whenua Warrior receives funding from various supporters, the work that Kelly and other kaimahi do is entirely determined by themselves. Their mahi depends, for a large part, on their ability to organise people to do the mahi on a waged or voluntary basis. This prioritises kaitiakitanga (and whānaungatanga) as labour but is also realistic about the need to access money through various means in the contemporary context, working through one to get to another.

ETHICAL COORDINATE

○ Kaitiakitanga

The ethical coordinate that shines out of this case study is that kaitiakitanga is essential for Māori economies, but kaitiakitanga is also a form of labour.

WAYFINDING CHALLENGE

○ No time for kaitiakitanga

The wayfinding challenge is that there is not enough time for kaitiakitanga.

IMAGE.
Matukituki Valley Track, Mount Aspiring National Park, Te Waipounamu, New Zealand

Te Rūnanga o Ngāi Tahu – Matthew Scobie

In the South, Te Rūnanga o Ngāi Tahu's approach to surplus production, appropriation and distribution reveals some possibilities and complexities of Māori economic practices. Neither exclusively capitalist nor anti-capitalist, private nor public, non-profit nor for profit, their approach engages all of these.[41] In particular, Te Rūnanga o Ngāi Tahu as a post-settlement governance entity, has a relatively unique enterprise structure that operates at the boundary between capitalist and non-capitalist economic practices.

Te Rūnanga o Ngāi Tahu emerged from the Ngāi Tahu claim – an intergenerational struggle to hold the Crown accountable for breaches of Te Tiriti of Waitangi.[42] The organisation was established by Ngāi Tahu elders to protect their grandchildren from the hardship they were facing in neoliberalism, and that their elders had faced in the great depression. But their vision was that the corporate form would be temporary and that the settlement was about rebuilding the marae (meeting places) and surrounding kāinga (villages). The marae and kāinga could maintain their own rangatiratanga (self-determination), coming together as an iwi when necessary to 'defend the realm'.[43] Collective settlement assets are managed by Ngāi Tahu Holdings, separately from the bodies that spend and distribute the income earned from those assets, The Office.

This has traditionally resulted in a focus on maximising profit for distribution rather than alternative approaches that might seek to build surplus in an encompassing way across the value chain. Typically, any surplus generated by activities from settlement resources is appropriated by the Ngāi Tahu Charitable Trust and distributed to the wider iwi. But these resources only exist because of the intergenerational struggle for the Ngāi Tahu claim and are intended for future generations: Mō tātou, ā, mō kā uri ā muri ake nei (for us and our children after us) is a guiding whakatauki for Te Rūnanga o Ngāi Tahu and the iwi more widely.

41. This section builds on doctoral research done by Matthew Scobie.
42. Fisher, 2020
43. O'Regan, 2014

The purpose of Ngāi Tahu Holdings is to grow the asset base and to create revenues to allow for increasing levels of distribution for charitable purposes to whānau, rūnanga and iwi on an intergenerational basis. This requires an investment strategy ensuring growth that at least matches but should outpace growth in the Ngāi Tahu population. Under investment or over distribution today can be an injustice towards future generations. Over investment or under distribution today can be an injustice towards present generations. All of these strategies and decisions must be in line with the aspirations of the past seven generations that fought for the claim. The primary 'shareholders' or 'beneficiaries' for surplus appropriation and distribution are Ngāi Tahu whānui (collective of citizens), most of whom are not born yet.

With somewhat pragmatic investment and shrewd use of settlement mechanisms, the 1998 settlement of $170 million has grown into 'net assets' valued at NZ$1.66 billion.[44] A portion of earnings are continually transferred from Ngāi Tahu Holdings to The Office for distribution - NZ$84.6 million in 2023-2024 and over $1 billion since settlement.[45] Although priorities for distribution come and go depending on community needs, distributions tend to be focussed at three levels of development – whānau, rūnanga and iwi. Tā Tipene O'Regan discusses three important themes around distribution: sustaining identity, social spending and defending the realm. He questions what the point of any of this wealth is without rebuilding and evolving Ngāi Tahu wellbeing.[46]

One distribution mechanism, putea whakamahi, helps us understand different approaches to surplus. This is a primary distribution mechanism out of the centre (Te Rūnanga o Ngāi Tahu) into the 'regions' (papatipu rūnanga, like local councils). At the time of writing, each of the 18 papatipu rūnanga receive an annual distribution from the centre. In 2024 each papatipu rūnanga received $574,334 with a total direct distribution since settlement of $17.2 million. This means papatipu rūnanga have more autonomy and funding on the ground to resource their rangatiratanga as they wish. Though not a silver bullet, this is a decentralisation mechanism. This resource can be used to protect and advance practices like mahinga kai, kaumatua care, kaitiakitanga on the ground, and is a particular manifestation of another key aspect of surplus distribution: defending the realm.

Indeed, defending the realm was a key feature of pre-colonial and pre-settlement iwi: as a federation of hapū uniting to defend borders.[47] Today, court cases and strategic, legal, and other teams of experts are expensive. The centralised settlement resources enable Te Rūnanga o Ngāi Tahu to support this expenditure to defend and advance Ngāi Tahu rights, and in many ways, to build institutional capacity for rangatiratanga. This role of defending the realm is often underplayed in critiques of post-settlement governance entities. For example, considerable resources have been committed to protecting freshwater, recognising the many forms of non-human surplus that Ngāi Tahu relate to and work with.[48]

44. Te Rūnanga o Ngāi Tahu, 2025
45. $930 million since settlement (2023 annual report) + $84.6 million (2024 annual report)
46. O'Regan, 2014
47. O'Regan, 2014
48. Tau, 2017

CASE STUDY 2 | TE RŪNANGA O NGĀI TAHU – MATTHEW SCOBIE

This approach to surplus production, appropriation and distribution is by no means revolutionary, or a magic bullet for heralding in alternative Māori economies beyond the capitalist economy. There are still many workers involved who create surplus but are not entitled to distributions, and there are still aspects of nature generating surplus that is appropriated and harmed. The approach is rather a careful navigation of the capitalist economy to generate surplus that can be distributed to maintain and protect those things that Ngāi Tahu care about most. Surplus is appropriated for rangatiratanga, and distributed based on manaakitanga.

Mana and rangatiratanga are contingent on the ability of rangatira to be able to maintain and advance the interests of their people. Manaakitanga, to give mana, is about maintaining and enhancing one's own mana by maintaining and enhancing the mana of others. Rangatiratanga is the practice of weaving people together. This links mana and rangatiratanga into a continuum of Māori power that was guaranteed in Article Two of Te Tiriti.[49] A power that includes the ability to determine economic arrangements. To think about surplus from a Māori perspective, exercising mana – to balance mauri – according to tikanga is a central motivation.

A primary challenge for this approach to surplus is that the financial crisis, the earthquakes, the pandemic, and the climate crisis have all affected the ability for Ngāi Tahu Holdings to profit from commercial activities. This has resulted in internal pressures, including at times, job losses. This has damaged individual livelihoods. Ultimately, to 'defend the realm' and sit at the borders between a capitalist economy and Māori economies, Te Rūnanga o Ngāi Tahu is still subject to the boom and bust of the capitalist economy, and this will have to be confronted for this model of surplus production, appropriation and distribution to continue or evolve. To rely on subjecting assets to market forces to resource rangatiratanga and manaakitanga is unsustainable, so other options will need to be explored.[50]

ETHICAL COORDINATE

Mana

The ethical coordinate that reveals itself in this case study is mana, in the sense of structuring enterprise to advance mana (as authority) and manaakitanga (as care).

WAYFINDING CHALLENGE

Resourcing rangatiratanga

The wayfinding challenge is that resourcing these (rangatiratanga in the contemporary context) through the market is limited.

49. Godfery, 2016 and Tā Hugh Kawaharu discusses a 'double trusteeship' see Kawharu, 2013.
50. Scobie et al, 2023a

Whakatōhea kuku – Georgia McLellan

In the Bay of Plenty, Whakatōhea kuku (green-lipped mussel) economies reveal a diversity of transactions based on kinship. Recall that transactions are commonly understood as the transfer of goods, services or funds in capitalist markets, determined by prices.[51] But also recall that the diverse economies approach acknowledges a multitude of transactions, and asks the key ethical question: how can people-to-people and people-to-nature transaction encounters enhance well-being for all?". Whakatōhea kuku economies help us address this question with tauutuutu, a te ao Māori way of conceptualising transactions.[52]

Whakatōhea is an iwi, made up of six hapū, situated in Te Moana-a-Toi. Whakatōhea has a long-standing whakapapa relationship with kuku. Kuku enhance the intellectual, spiritual and physical well-being of Whakatōhea.[53] They have long been regarded as a taonga by the Whakatōhea people and are one of ngā tamahine a te Whakatōhea (the daughters of Whakatōhea) alongside pipi and tuangi.[54] Before European contact, Whakatōhea traded kuku with inland Māori groups.[55] Colonial processes disrupted these relationships, reducing reliance on kuku as a staple item in the Whakatōhea diet.

51. Gibson-Graham and Dombroski, 2020
52. This section builds on doctoral research done by Georgia McLellan.
53. Whakatōhea Iwi, 1993
54. McLellan, 2025
55. Lyall, 1979

Nevertheless, gathering kuku for sustenance and sharing with others remains common practice within the Whakatōhea rohe.[56]

Recently, commercial aquaculture has transformed Whakatōhea kuku relations. In 2014, Whakatōhea Mussels Ōpōtiki Limited was established. The company farms, harvests, processes, and markets kuku domestically and internationally. They operate on an aquaculture farm space in the Whakatōhea rohe, which the Whakatōhea Māori Trust Board owns, and they also operate a kuku processing factory in the Whakatōhea rohe. Up until recently, Whakatōhea Māori Trust Board owned a portion of Whakatōhea Mussels Ōpōtiki Limited, but they have recently sold their shares to the New Zealand Government, which currently owns 40% of the business.[57]

Tauutuutu transactions occur across multiple temporalities and scales within Whakatōhea kuku economies. Tauutuutu brings together 'tau' indicating reciprocal action, and the repetition of 'utu' indicating reciprocal payment, response or revenge.[58] This "involves a responsibility to make increasing investments that strengthen the mana and mauri of individuals, human families, and related non-human families (land, water, and their offspring), with the expectation that such investments will be reciprocated with equal or greater value at a future time".[59] Tauutuutu is driven by the need to accumulate mana, which is achieved by distributing goods and services within one's own whanau, hapū or iwi and to other exchanging parties. This drive for the accumulation of mana reinforces return exchanges of greater or equal value, ensuring that the mana and mauri of both exchanging parties is maintained through transactional processes.[60] Tauutuutu exchanges at multiple scales and temporalities result in dynamic equilibria where transactions create and maintain long-term relations between exchanging parties, including ancestors, descendants, and the more-than-human.

Diverse transactions occur at wild kuku populations within the Whakatōhea rohe. These practices are long-standing, relational, and reciprocal in nature. Kuku enhance the mauri of Whakatōhea people in multiple ways.

For example, they are a reliable source of protein and can also be used as rongoā to reduce inflammation in the body. In return, Whakatōhea people enhance the mauri of wild kuku in the rohe through kaitiakitanga practices such as re-populating kuku beds and removing predators.[61]

As Whakatōhea people uplift the mauri of kuku, the capacity for kuku to uplift the mauri of Whakatōhea people increases and vice versa. These tauutuutu relationships have compounding and expanding effects over time. The more Whakatōhea people enhance the mauri of kuku, the more capacity kuku have to uplift the mauri of Tangaroa and vice versa. The more kuku uplift the mauri of Whakatōhea people, the more tauutuutu exchanges occur within Whakatōhea whānau and hapū as kuku gatherers share their surplus returns with others. As Whakatōhea people uplift the mauri of kuku, they are inherently enhancing the mauri of their tīpuna and mokopuna because they are increasing the ability of their mokopuna to access wild kuku. Multi-temporal people-to-nature, nature-to-nature, and people-to-people tauutuutu transactions exist in a relational state of compounding returns within Whakatōhea kuku economies as encounters at wild kuku rocks and beyond enhance wellbeing for all.

A different set of transactions take place within the Whakatōhea kuku farm. One of the key sets of transactions here occurs when spat[62] from around the Whakatōhea rohe naturally latch on to kuku lines at the farm. Whakatōhea Mussels Ōpōtiki Limited also seed spat from Te Oneroa-a-Tōhe onto lines at the Whakatōhea kuku farm. From a te ao Māori lens, these transactions are a gift from Tangaroa to Whakatōhea Mussels Ōpōtiki Limited, with numerous other actors, including the New Zealand Government and spat harvesting businesses involved in the process. From a political economy lens, this transaction might be seen as kuku being extracted from their lifeworlds to become objects of exchange in capitalist markets to serve a profit imperative. Whakatōhea kuku farm transactions are complex as profit, mana, and mauri are exchanged across multiple sites.

For example, the process of kuku arriving at the farm directly benefits Whakatōhea Mussels Ōpōtiki Limited and their shareholders as it enables them to grow

56. McLellan, 2020
57. New Zealand Companies Office, 2024
58. Reid et al, 2021, p. 11
59. Reid et al, 2021, p. 2
60. Scobie and Sturman, 2024
61. McLellan, 2025
62. Juvenile mussels, also known as the "seed" or "baby mussels" of the shellfish industry.

kuku and exchange them for revenue on domestic and international markets. Revenue generated through the sale of kuku can be turned into wages and enhance the mana and mauri of staff, many of whom are of Whakatōhea descent. Kuku at the Whakatōhea aquaculture farm are both objectives of exchange and an exchanging party as they continue to transact in a similar way to wild kuku. They enhance the mauri of Tangaroa and other marine species through cleaning the water column, providing habitats, and increasing the number of fish in the area. This, in turn, enhances the mauri of local fishers. Although they are caught up in capitalist markets, kuku at the Whakatōhea aquaculture farm continue to practice tauutuutu in multiple ways.

Multi-temporal people-to-nature, nature-to-nature, and people-to-people tauutuutu exchanges exist in a relational state with compounding returns within Whakatōhea kuku economies. These transactions enable the enhanced well-being of a diversity of actors across multiple temporalities; however, capitalist practices restrict the extent to which tauutuutu return exchanges can be carried out, limiting exchanges which enhance the well-being for all.

The ability of Whakatōhea whānau to enhance the mauri of kuku by carrying out kaitiakitanga is limited by their proximity to capitalist practices. Time is a key example here as Whakatōhea whānau need a certain amount of time to carry out kaitiakitanga practices in the Whakatōhea rohe. Urbanisation has significantly decreased the time Whakatōhea uri have to carry out kaitiakitanga. Approximately 15% of Whakatōhea people reside in the Whakatōhea rohe.[63] This means that 85% of Whakatōhea uri who reside outside of the rohe are limited in their ability to carry out kaitiakitanga practices, and the 15% of whānau who do reside at home are also limited because they disproportionately exercise kaitiakitanga.

Kuku also face constraints imposed by colonial-capitalist processes that limit their ability to carry out tauutuutu exchanges. For example, sediment, caused by land-altering activities such as industrialised agriculture and forestry, flows off the land after extreme weather events and settles in the moana. This sediment essentially smothers kuku and supresses their mauri, meaning they can no longer pass this mauri on to others. There is a diversity of other processes currently impacting the mauri of kuku in the Whakatōhea rohe, including starfish predation and marine heatwaves.

The nature of ownership for the Whakatōhea Mussels Ōpōtiki Limited makes tauutuutu return exchanges complicated on the Whakatōhea kuku farm. Kuku on the farm continue to transact with other more-than-human kin as they do in the wild, enhancing the mauri of their surrounding environment and consuming kai provided by Tangaroa. However, their exchanges with human relations change as they are no longer a publicly accessible good but are privatised within capitalist markets. Farmed kuku can still enhance the mauri of Whakatōhea whānau, but much of this exchange happens within capitalist markets. For example, waged labour in the Whakatōhea kuku factory and returns on hapū shareholdings in the kuku business. The ability of Whakatōhea whanau to practice tauutuutu transactions with kuku at the kuku farm is also diminished. Whakatōhea kaitiaki, for example, could not necessarily go to the farm and fix a damaged kuku line without setting up formal arrangements with Whakatōhea Mussels Ōpōtiki Limited. Whakatōhea whānau who are employed by Whakatōhea Mussels Ōpōtiki Limited can care for kuku at the farm. However, this care would be constrained by a profit imperative rather than whakapapa obligations through tauutuutu. While profit is imperative within capitalist market transactions, tauutuutu exchanges prioritise mana and mauri. Mana and kinship obligations are determining in tauutuutu, not profit, and though mana and profit can sometimes been conflated, they each have different motivations and outcomes.

ETHICAL COORDINATE

- Tauutuutu

The ethical coordinate revealed by this case is tauutuutu where transactions are structured around obligations.

WAYFINDING CHALLENGE

- Balancing obligations

But the wayfinding challenge is the difficulty of balancing kinship obligations with market imperatives.

63. Whakatōhea, 2023

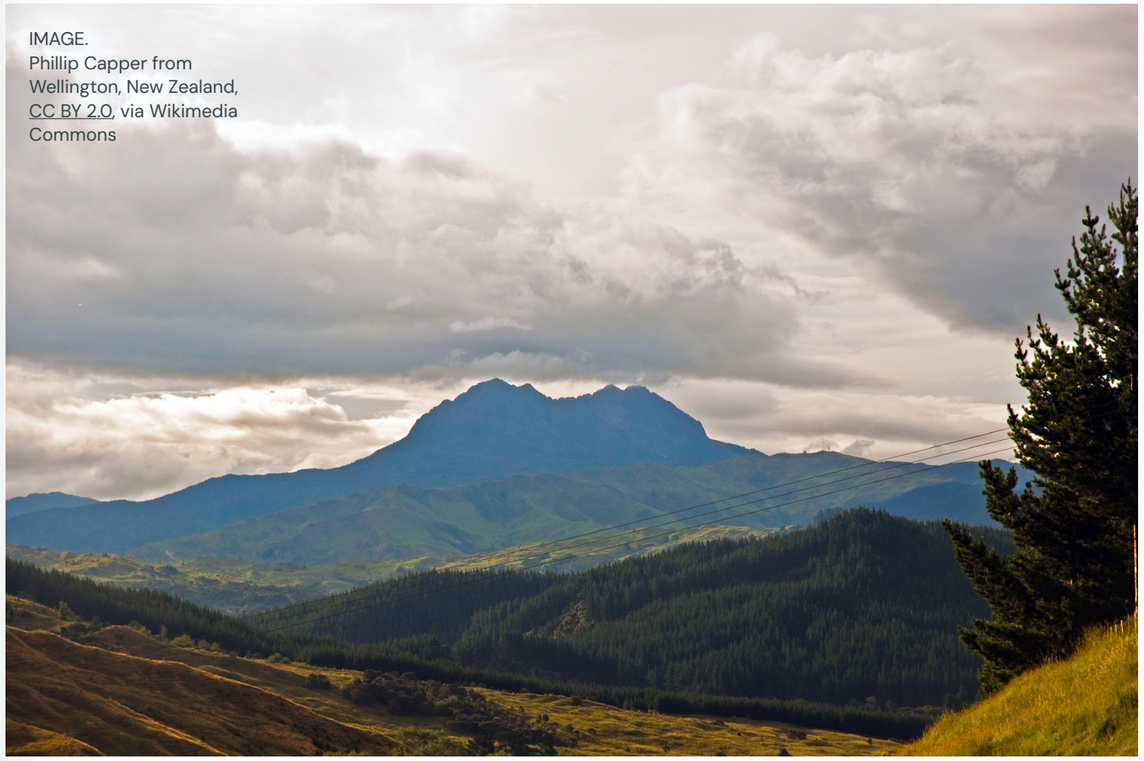


IMAGE.
Phillip Capper from Wellington, New Zealand, CC BY 2.0, via Wikimedia Commons

Kaenga Hou – Jack Barrett

In the East, Kaenga Hou's approach to prioritising whānau to finance housing reveals the diverse possibilities, but structural challenges of finance. Recall that finance is broadly concerned with processes around saving, investing, borrowing and lending. A diverse economies perspective observes the diversity of financial arrangements that exist on the ground. It holds hope that the practice of finance can be ethically negotiated toward empowering ends, while acknowledging that finance is a contested space.[64] A host of diverse, empowering economic arrangements lie within the tensions of a global financial industry that prioritises investment for capital accumulation.

Māori investments are diverse and shaped by the unique values, histories, and whakapapa of the organisations conducting them.[65] These investments generally serve a long-term strategy to bridge disparities and enhance the collective wellbeing of current and future generations.

Hikurangi Enterprises was a social enterprise collective that operated for a decade in Te Tairāwhiti of Aotearoa from 2015 - March 2025. Emerging from and led by hapū members, Hikurangi Enterprises

64. Gibson-Graham et al, 2013; Safri and Madra, 2020
65. Bargh, 2020; Henry and Poyser, 2024; Humphrey et al, 2024; Poyser et al, 2021.

CASE STUDY 4 | KAENGA HOU – JACK BARRETT

pursued diverse economic initiatives aimed at lifting the collective wellbeing of local whānau and whenua through ventures spanning medicinal cannabis, bioactive industries, housing construction, finance, and food growers' collectives. Starting in 2021 they led a collaborative, multi-year project exploring ways to facilitate community-based lending for housing on whenua Māori that is affordable, accessible and ethical. Over a period of four years, Hikurangi Enterprises worked with Community Finance, a social enterprise specialising in financing social housing provision, to design an ethical investment and lending model that meets these requirements. The culmination of this work was the establishment of Kaenga Hou in 2024, a new, separate charitable trust that operationalises the financial lending and investment practices designed through this collaboration.

The design and implementation of financial practices in this project were led by distinct ethical commitments to whānau, described by Poumahi (leaders) of Kaenga Hou as whānau-centricism. This meant that decisions around the conditions of lending and borrowing, the spread and management of risk across different parties, and how surpluses were generated and distributed, were negotiated around an ethical responsibility to whānau participating in the program. In practice, this resulted in a bespoke rent to buy model that utilises impact investment to facilitate community-lending to local whānau seeking healthy and affordable houses on ancestral lands (governed under Te Ture Whenua Act 1993).

The design of this model sees a community-based, charitable trust rent houses to whānau, which then redistributes collective rental payments toward 1) interest repayments to impact investors who provide lending to fund the model, 2) a collective savings account that accrues interest over time, eventually allowing whānau to purchase the whare/house outright, 3) a communal fund that can be drawn upon to support whānau, should they face a life event and need temporary support making payments. Importantly, these fundamental design elements and the finer operational details prioritised broader goals over maximising financial return to generating private wealth, a hallmark of contemporary housing lending.[66] Thus, generating a surplus through lending became subservient to other intergenerational, whānau-centric objectives such as supporting whenua-based livelihoods, minimising risk to whānau as they participate in financial services, and generating community wealth that can be used to further support and scale the program.

Such an approach to (Māori housing) finance presents a raft of timely possibilities and limitations to reflect upon for future finance economies, both within Māori economies and beyond. Firstly, this model presents a microcosm for how housing finance economies might be structured to prioritise people over profit. The majority of housing lending in Aotearoa currently lies with overseas-owned banks, that redistribute profits made through lending to overseas owners.[67] In contrast, Kaenga Hou is a charitable trust with ratified obligations to the communities it lends to. Surpluses are still generated through lending, but they are redistributed toward different, community-oriented, ethical and empowering ends. What could our housing markets look like if lending was done under these imperatives, where generating a return on lending is but one of many objectives and not the sole purpose?

Secondly, this approach to finance highlights the possibility of strengthening the role of ethics within our finance systems. Scholars argue that contemporary finance systems determine access based on abstracted calculations of risk, which provide an illusion of "seemingly colorblind objectivity".[68] However, these abstracted valuations of risk do not account for historical and ongoing discriminatory processes that cause marginalised communities to register as higher risk and therefore exclude or create difficulty in accessing finance. Such a situation can be seen in this case. Many Māori are excluded from, or face predatory forms of lending when seeking finance for housing on ancestral lands. This is primarily due to higher perceived risk. The systems that calculate such risk do not account for the historical legacies of economic disenfranchisement and the Crown's imposition of a foreign land tenure system over whenua Māori, which significantly contribute to the perceived risk of lending to whenua Māori against standardised risk calculation algorithms. Significantly, while Kaenga Hou's lending still involves a degree of abstracted risk calculation, this is decentred and becomes one of many tools for determining access to finance that sit alongside shared ethical imperatives of the stakeholders involved. By doing so, this model also provides a potential blueprint for addressing longstanding barriers to financing housing on whenua Māori.[69]

Thirdly, this case also highlights the possibilities for Māori-led financial practices that infuse ethics, values, history, and whakapapa concerns into the process of generating surplus through investment. This is opposed to dominant models that maximise profit in one arm and exercise ethics through redistribution on another.

While brimming with potential and inspiration for normalising ethical, emancipatory finance practices, this case study also highlights limitations of such an approach and gestures to wider structural reforms necessary if diverse Māori finance economies are to further flourish. One limitation to this approach is financialisation, which refers to the increasing dominance of financial logics, actors, methods and calculations into everyday life. Importantly, these can be at odds with original community intentions and Māori values, such as the desire to manaaki and uplift whānau wellbeing through Kaenga Hou's financial engagements. Studies elsewhere on impact investment in social housing have highlighted such contradictions. In San Francisco, an impact investment funded social housing project was shown to prefer housing candidates that were more likely to make rental payments and demonstrate the desired 'social impact' as defined by stakeholders in the investment program. While this may seem logical from a financial investment perspective, if we think of these financial arrangements as part of broader diverse economies with the sole purpose of improving livelihoods for the most vulnerable, then the strict financial logics of risk minimisation and the imperative to generate profit can limit the emancipatory potential of diverse Māori economies of finance. On the other hand, exposing these contradictions highlights the importance of thinking differently about risk, and what we might gain through considering the wider benefits of people participating in financial arrangements, as opposed to reducing people's lives, histories and future aspirations to 'subjects' of financial risk calculation.

ETHICAL COORDINATE

Whakapapa

The final ethical coordinate to be revealed by this case study is whakapapa, which anchors Kaenga Hou's whanau-centric approach to housing finance.

WAYFINDING CHALLENGE

Financialisation

The wayfinding challenge is trying to anchor finance in whakapapa given financialisation, the increasing dominance of financial logics and actors in everyday life.

66. Gibson-Graham et al, 2013

67. Dann, 2018

68. Fields and Raymond, 2021, p. 1631

69. Auditor-General, 2011; 2014

A wayfinding Māori economies metaphor

By bringing together these case studies, ethical coordinates and wayfinding challenges we can advance the diverse and community economies perspective. The diverse economies iceberg has been an influential metaphor for reframing the economy. To the right we have adapted this metaphor into a wayfinding Māori economies metaphor, noting that applying the concept of wayfinding to aspects of Māori economic development has a long history.[70] This is our version of the metaphor based on these cases, and we encourage its development, adaptation and application to different contexts. This may include different practices, coordinates, wayfinding challenges, or new aspects of the metaphor.

Design rationale

Ko te pae tata, whakamaua, kia tīnā, ko te pae tawhiti, whaia, kia tata" translates to securing the near horizons and pursuing the distant ones.

This metaphor draws on this whakatauki by utilising powerful Māori symbolism to express a journey of purpose, transformation, and collective aspiration. At its heart lies the concept of pae (represented by the horizon line, the intersection between the sky and the sea) — the threshold or turning point, a place where intention becomes action. It is the point where one prepares to depart, both mentally and physically, toward a new horizon.

The image of a waka setting off into the horizon represents this moment of transition. The waka is not just a vessel; it embodies the shared vision, unity, and momentum of those onboard. It signifies the courage to move forward, leaving the known behind in pursuit of growth, discovery, and opportunity.

The waka evokes a narrative of exploration, readiness and forward motion — a call to rise, gather strength, and move together into the future. The horizon is not an end, but a constant invitation to evolve, connect, and carry the kaupapa forward.

The Waka as a reframing of Māori economy to Māori economies:

The dominant economic practices - waged labour producing for market transactions in capitalist enterprises, funded by private-for-profit finance - are clearly visible. The dominant framing of the Māori economy quantifies and promotes these economic practices. But this framing obscures all of the pākihi Māori (Māori economic practices) that enable Māori organisations and communities to survive and thrive: mahi aroha, koha, caring for tamariki, kaumatua and Papatūānuku, etc. The dominant framing both obscures and relies on these practices to continue propelling forward.

Ethical coordinates as stars for navigation:

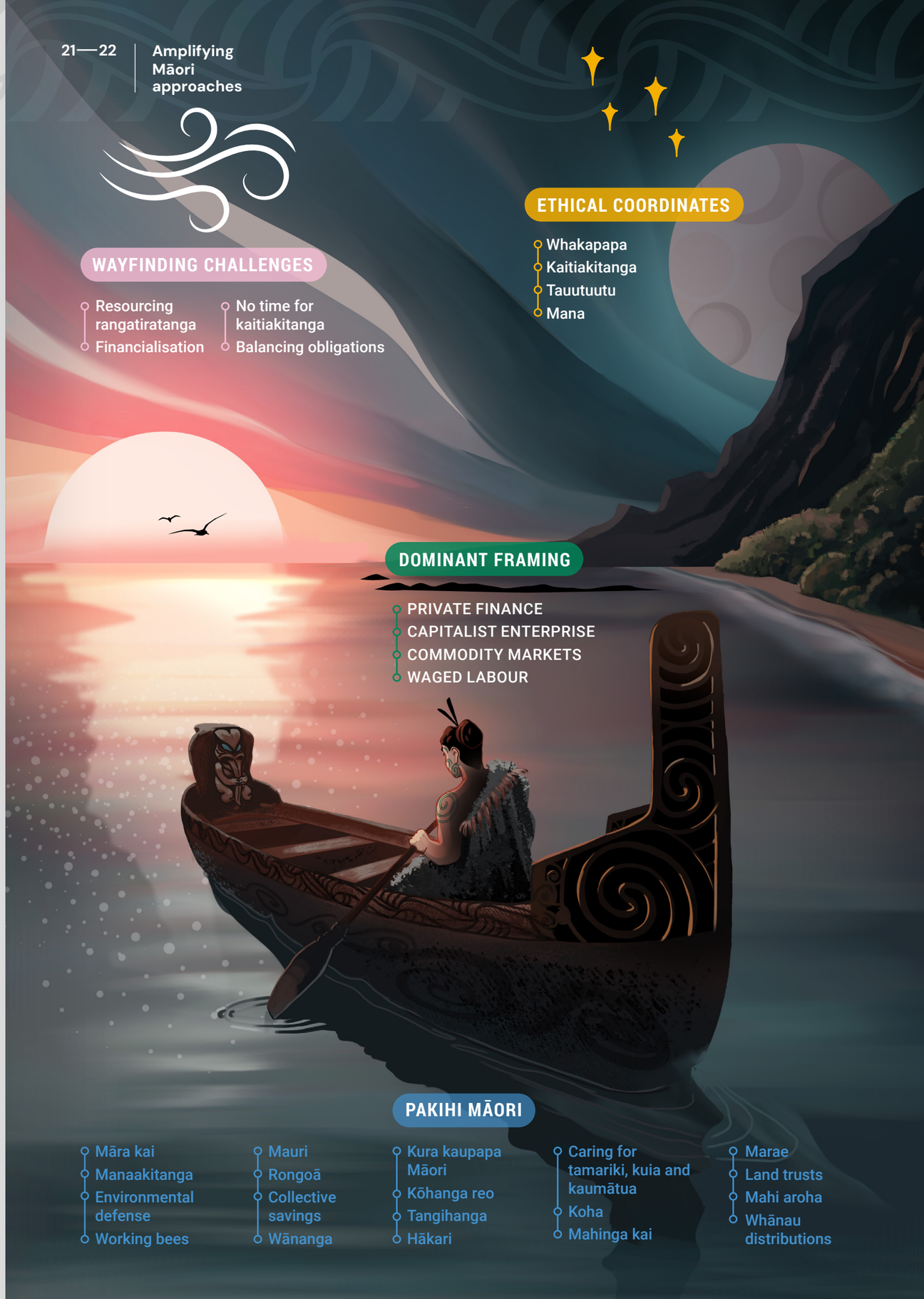
The ethical coordinates that revealed themselves in our cases were kaitiakitanga, mana, tauutuutu and whakapapa. These are values, practices and responsibilities that Māori economies are being (and might be) built on. Something to guide decision making and head towards at the same time. It is worth noting the consistent and enduring nature of these as possible ethical coordinates, as they are almost identical to the four advanced by Professor Maria Bargh.[71]

Wayfinding challenges as nautical winds:

The challenges that were encountered in our case studies: no time for kaitiakitanga, resourcing rangatiratanga and balancing obligations through markets, and financialisation, are necessary additions to the metaphor. It would be naive to advance possible practices and ethical coordinates, without being attentive to systemic challenges. Nautical winds can hinder progress, but can also be strategically worked through and with.

70. See for example Spiller et al, 2015 and the Hautū Waka framework developed by Roimata Taniwha-Pao'o and Aya Hoeta, with guidance from Matua Rereata Makiha, The Auckland co-design lab, n.d.

71. Bargh, 2011

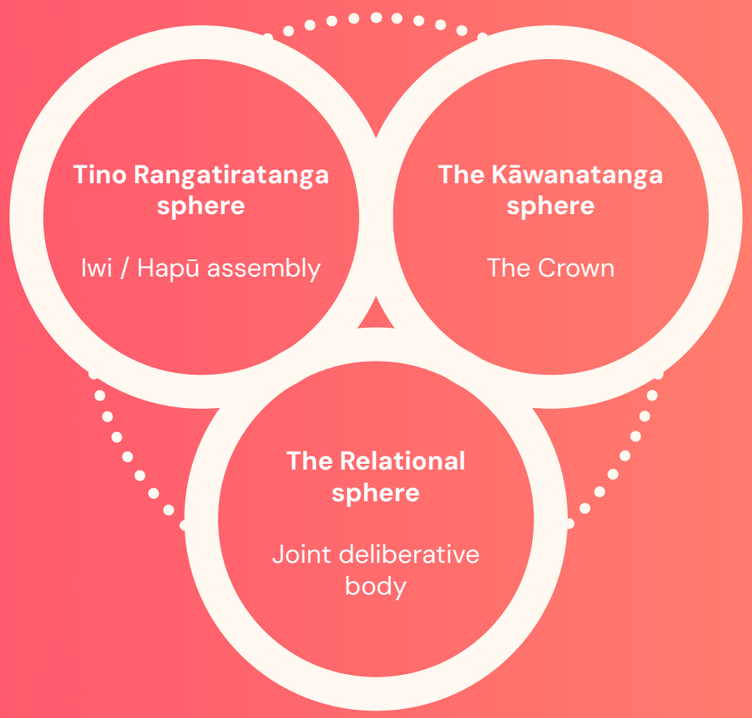


Economic possibilities of constitutional transformation

In the previous section we explored case studies to advance a wayfinding Māori economies metaphor. We drew out four ethical coordinates for navigating economies and four wayfinding challenges to that navigation. In this section we address those four challenges and propose strategies to confront them. Taken together, these challenges suggest that there are systemic barriers to amplifying Māori economic approaches.

This requires us to engage at a system-level. The primary way for us to do that is to focus on Te Tiriti o Waitangi, constitutional transformation, and what these demand of the Crown, in their potential to enable or constrain Māori economic approaches.[72]

Matike Mai spheres



72. This is not to diminish the efficacy of strategies outside of the Crown and Te Tiriti relations (e.g. private firms and not-for-profits). Some examples are included in the appendix, and many more exist

Constitutional transformation

A useful framework for thinking about Te Tiriti and economics is the spheres of influence model put forward by Matike Mai, the Independent Working Group on constitutional transformation. Recognising different spheres of political authority opens up space to recognise different spheres of economic authority.

The purpose of Matike Mai is "to develop and implement a model for an inclusive Constitution for Aotearoa based on tikanga and kawa, He Whakaputanga o te Rangatiratanga o Niu Tireni of 1835, Te Tiriti o Waitangi of 1840, and other indigenous human rights instruments which enjoy a wide degree of international recognition".[73] Matike Mai deliberately uses 'transformation' rather than 'change' to recognise the necessity of structural reforms to our constitutional arrangements and institutions required to honour He Whakaputanga and Te Tiriti o Waitangi in Aotearoa. Although several variations of the model were advanced in the 2016 report, most recognise a tino rangatiratanga sphere of influence (for example, iwi, hapū, urban Māori authorities), a kāwanatanga sphere of influence (for example the Crown including local government) and a relational sphere where tino rangatiratanga and kāwanatanga meet and work together on issues of shared interest and negotiate the impacts of each on the other.

The values that emerged from Matike Mai's hui as necessary for any constitutional model became the foundation for its subsequent work. These include the values of tikanga; community; belonging; place; balance; conciliation and structure. During engagement, rangatahi also advanced a set of values that would make progress towards constitutional transformation easier. These include: the health and wellbeing of Ranginui and Papatūānuku; the mana motuhake of tangata whenua; traditional knowledges and institutions; peace and mutual respect; education, health and wellbeing. By applying the Matike Mai framework to economic matters, we can explore the economic possibilities of constitutional transformation.

Matike Mai helps us think about a more expanded definition of political economic authority in Aotearoa New Zealand that does not default to a zero-sum game between Māori and the Crown. This opens the possibility that curtailing the Government of New Zealand is not the only way to build Māori political economic authority. Both can be built back better together and be mutually reinforcing. For the Crown or kāwanatanga to properly exercise its obligations to protect rangatiratanga, it needs to be big and just. Transforming the state into a good Tiriti partner through constitutional transformation is key to amplifying Māori economic approaches.

The economic dimensions of Matike Mai remain relatively unexplored. There is a need to understand how constitutional transformation might affect diverse economic institutions and activities: resource allocation and management, economic decision-making authority, distributional objectives and concerns, and trade and international economic relationships, to name a few. The underpinnings of New Zealand's economic policy landscape – fiscal, monetary, and regulatory – that those practising Māori economic approaches must navigate, will all need to be considered in relation to constitutional transformation. Matike Mai offers a basis to begin that consideration.

73. Matike Mai, 2016, p. 14. See also Waitangi Tribunal, 2014

Rangatiratanga and kāwanatanga spheres of economic influence

So far in the report, we have predominantly focused on the tino rangatiratanga sphere and amplifying economic approaches within that sphere of influence. Tino rangatiratanga for our purposes is about self-determining economic arrangements whether they are mana-optimising, market-optimising or a hybrid approach. Indigenous Peoples create their own histories, though not always under conditions of their own choosing. It is these conditions that we turn our attention to next because our case studies revealed that a strategic hybrid approach for Māori economies becomes a necessity rather than a choice.

Article Two of Te Tiriti o Waitangi affirms tino rangatiratanga over whenua, kāinga and taonga, which should be understood as including the authority to determine economic arrangements according to Māori values and priorities. This necessarily includes the right to organise labour, enterprise, exchange, property, and finance - to navigate these economic practices in pursuit of mana – as desired. As we saw through various perspectives and across our case studies, Māori economic approaches often take mana as the point of orientation. Let's refer to these as mana-optimising approaches. However, throughout the case studies, the mana-optimising approaches were confronted by systemic challenges – nautical winds of market forces that make a direct path unavailable. Because of this, a mana-optimising must be undertaken indirectly with costs incurred on the journey. Those practising Māori economic approaches must make strategic decisions to navigate and lean against these winds, lest they be blown off-course to another destination determined by market forces. The result is often a hybrid approach - an indirect path to mana that represents a strategic response to market constraints. But if we change the constraints, we make different optimums or different hybrids available. The Crown has a constitutional obligation to protect tino rangatiratanga and the integrity of Māori economic approaches. This means actively removing the constraints that compel Māori into hybrid strategies.

Sovereigns are not structurally compelled by market imperatives. It is only the neoliberal paradigm that asserts they should be. Māori never ceded sovereignty. Therefore, to secure the conditions for tino rangatiratanga, the Crown must ensure that Māori economic activities are not subject to market imperatives if Māori do not wish them to be. The case studies reveal fundamental tensions and challenges to realising economic self-determination arising from market imperatives, which the Crown as custodian of the market system can intervene in - and has the responsibility to. Historically, the Crown has acted as custodian of the market system by dispossessing tangata whenua. Since the 1980s the Crown has sought to remedy some of this dispossession. But neither the Crown we have known historically, nor the Crown in recent decades is the willing and capable constitutional partner we have in mind.

Following Matike Mai, for the purposes of this report we can consider the kāwanatanga sphere as the regulatory steward of market forces. Meaningful economic sovereignty for the tino rangatiratanga sphere requires deliberate interaction in the relational sphere to reshape the structural penalties and imbalanced rewards created by market constraints. Historical Tiriti breaches have created systemic barriers to Māori economic sovereignty that market forces left to their own devices cannot remedy; indeed, market mechanisms tend to perpetuate these inequities. These are systemic issues arising from historical breaches of Te Tiriti, requiring a strong, directive Crown to rectify. Only an active Crown possesses the legislative, regulatory, and resource allocation powers necessary to intervene in these structural problems. A hollowed-out, hands-off Crown, following from the neoliberal paradigm, lacks the necessary power, scope, and vision to act as a meaningful Tiriti partner.

The regulatory architecture and public provision of services that collectively shape market conditions at present ultimately rest within kāwanatanga authority; the Crown circumscribes the market parameters within which firms, households, and Māori communities operate. A substantive, actively engaged Crown retains the constitutional autonomy to act beyond and against pure market logic when Tiriti obligations require such intervention. The continual practice of negotiating care and constraint between spheres of influence takes place in the relational sphere. To amplify Māori economic approaches, this includes negotiating and reshaping the market imperatives allowed to operate in Aotearoa. We next explore what that negotiation could entail.

Working through the relational sphere

The case studies consistently reveal a pattern where preferred ways of organising labour, enterprise, exchange, property, and finance — mana-optimising approaches — diverge significantly from market-optimising approaches. Navigating for mana against the winds of market imperatives leads to strategic hybrid approaches. For instance, Whenua Warrior might prefer to allocate time directly to kaitiakitanga and food production rather than wage labour. However, material constraints necessitate reliance on funding and volunteer labour within market systems, and recourse to wage labour to meet subsistence needs through commodity exchange. Similarly, Ngāi Tahu's ideal allocation might involve autonomous hapū and marae-based economies, yet they must navigate corporate structures and market volatility to resource rangatiratanga. Whakatōhea communities might prefer unrestricted tauutuutu exchanges for kuku, but commercialisation creates access barriers that constrain these traditional reciprocal relationships.

Māori economic approaches consistently prioritise resource distribution patterns that maximise collective flourishing, intergenerational sustainability, and reciprocal relationships. However, contemporary economic structures systematically penalise these approaches, compelling Māori organisations into hybrid strategies between mana- and market-optimising approaches. Strategies that can compromise their preferred ways of organising economic life.

This penalty structure operates through multiple mechanisms:

- **Temporal penalties:** Market time-discipline devalues the extended temporalities required for relationship-building and ecological stewardship.
- **Spatial penalties:** Urban wage economies draw people away from whenua-based livelihoods and kaitiakitanga practices.
- **Recognition penalties:** Dominant evaluation metrics and measurement practices struggle to recognise value in economic systems that operate outside orthodox economic or monetary paradigms.
- **Regulatory penalties:** Legal frameworks privilege private property and corporate forms over commons and collective arrangements.

When mana-optimising allocations are systematically penalised through temporal pressures, spatial displacement, limited recognition, and regulatory barriers, Māori organisations face impossible choices between cultural integrity and material survival. The resulting compromises and divergences, or limits to scale, are not matters of choice but of structural constraint. Māori organisations are forced to adopt hybrid strategies, not because these are optimal for their communities, but because the prevailing winds render direct mana-optimising approaches economically unviable.

Role of the kāwanatanga in overcoming structural constraints

Rather than requiring Māori organisations to prove their "efficiency" within market terms, or operate at a constrained scale in the interstices of a penalising environment, the Crown must create conditions where mana-optimising allocations are made available. This is in recognition of their constitutional status and superior social-ecological outcomes. In line with a diverse and community economies perspective, this means:

- Labour: Supporting economic arrangements that allow time for kaitiakitanga, whānaungatanga, and intergenerational knowledge transfer rather than demanding waged productive relationships as a prerequisite to meeting material needs.
- Enterprise: Enabling organisational forms that prioritise collective appropriation and manaakitanga-based distribution rather than requiring corporate structures designed for private accumulation.
- Exchange: Facilitating tauutuutu and reciprocal transactions rather than forcing resource flows through commodity markets.
- Finance: Enabling whānau-centric and relationship-based resource mobilisation rather than forcing dependence on profit-driven financial institutions.

This is a matter of constitutional obligation. Te Tiriti established a partnership between sovereign authorities, with the Crown obligated to protect and enable Māori self-determination. Article 2 affirms the availability of Māori modes of production, yet current market-dominated systems systematically penalise Māori approaches prioritising collective well-being, intergenerational responsibility, and ecological relationships over profit. When systematic penalties make Māori economic sovereignty practically impossible, the Crown fails in its Tiriti obligations.

Interventions to make mana-optimising approaches available

Making mana-optimising allocations available rather than strategically dominated by market-optimising ones requires Crown intervention across dimensions of economic life. The penalty structure that forces Māori into hybrid strategies operates through specific mechanisms that can be addressed through targeted policy interventions. Understanding how market imperatives divert each element of economic organisation from mana-optimising approaches reveals the precise points where Crown action can remove these penalties. Ultimately, negotiating the specifics of care and constraint between spheres of influence takes place in the relational sphere. Below we outline the key actions the Crown could take aligning to the four diverse and community economies practices we focused on in this report as starting points for negotiation between spheres.

Labour: reducing time diverted to monetary accumulation

Māori Labour should be allocated according to whānaungatanga, manaakitanga, and kaitiakitanga as desired — the relationship-building, care-giving, and environmental stewardship activities that strengthen collective wellbeing. However, when subsistence needs are mediated by commodity exchange, Māori must divert time from these mana-optimising activities to wage labour in order to accumulate monetary reserves for survival. The penalty operates through the commodification of basic needs: the more essential goods and services are accessed via monetary exchange, the more time must be diverted from Māori allocation patterns.

Crown intervention can reduce this penalty by decreasing the allocation of time required for monetary accumulation. This occurs through two primary mechanisms: decommodification of basic material needs and increasing the purchasing power available to Māori. Universal basic services — publicly provided healthcare, education, housing, transport, and utilities — directly reduce the basket of goods that must be accessed through private income. When fewer subsistence needs are accessed by monetary exchange, less time must be diverted from mana-optimising activities to wage labour. Additionally, pay equity protection ensures that when Māori do engage in wage labour, this time generates sufficient income to reduce the total time required for monetary accumulation. The combination of decommodified services and fair wages creates conditions where labour allocation can increasingly align with Māori values rather than market imperatives.[74]

Enterprise: Reducing legibility requirements

Māori enterprise structures may seek to organise according to mana and whakapapa relationships — kinship-based authority patterns, collective decision-making processes, and surplus distribution according to manaakitanga principles. However, current administrative requirements force diversion from these organisational forms in order to achieve legibility to Crown bureaucracies and to access public systems and resources. The penalty manifests through requirements to adopt corporate structures, reporting mechanisms, and accountability frameworks designed for individualistic rather than collective enterprises.

Crown intervention requires developing administrative frameworks that can work with rather than against Māori organisational forms. This means creating funding and regulatory mechanisms that recognise collective ownership structures, whakapapa-based authority relationships, and manaakitanga distribution principles. Rather than forcing Māori enterprises to translate their operations into Western corporate forms, the Crown must develop the institutional capacity – in both the public and private sectors — to engage with diverse organisational logics on their own terms.

74. The Productivity Commission's A Fair Chance For All inquiry advanced a lot of thinking in this regard. See New Zealand Productivity Commission, 2023.

Transaction: decommodifying input costs

Māori exchange patterns should operate according to kinship obligations, mana-enhancement, and tauutuutu reciprocity if desired. However, when intermediate inputs and factors of production are only accessible through monetary exchange, production processes must incorporate commodity transactions that divert from these patterns. The penalty operates through the commodification of production inputs: the more resources required for Māori economic activities must be purchased through markets, the more exchange relationships must conform to price-based rather than relationship-based logics.

Crown intervention can address this through multiple mechanisms. Price regulation or subsidy on particular goods essential to Māori economic activities reduces the monetary costs of maintaining mana-optimising exchange patterns. This reduces monetary costs to Māori, while transferring costs elsewhere - if facilitated by subsidy to Māori producers on particular goods, the cost transfer is to the Crown. Strategic public ownership of supply chains eliminates the need for commodity exchange in accessing key inputs.[75] Supporting Māori ownership or outright return of assets valuable in Māori economic activities — including but not limited to land — could enable production systems that operate primarily through reciprocal rather than monetary exchange relationships.

Finance: enabling Māori value propositions

Finance should operate to endorse Māori projects and futures according to value propositions legible to Māori communities if desired, without commitment to capital accumulation or gains being appropriated by the private financial sector. However, current financial systems force projects (e.g. loan or funding applications) to demonstrate financial returns, and then realise those returns to meet financing costs. The penalty operates through translation requirements: Māori value propositions must be converted into financial metrics - a process in which public goods are penalised as non-commercial.

Crown intervention requires developing financial mechanisms that can assess and support projects according to Māori value frameworks. Public banking systems can evaluate loan applications based on social and cultural value rather than purely financial metrics. Interest rates on Māori borrowing can be reduced to reflect the public benefits generated by mana-optimising projects. Internal Māori lending systems can be supported to reduce dependence on external financial institutions driven by profit imperatives.

75. The Productivity Commission's Improving Economic Resilience inquiry advanced a lot of thinking in this regard. See New Zealand Productivity Commission, 2024

Resourcing relational interventions

These interventions form an integrated package that addresses the systematic penalty structure facing mana-optimising allocations. The Crown's Tiriti obligation to protect rangatiratanga could require implementing universal basic services, pay equity protection, price regulation or subsidies on essential goods, support for Māori asset ownership, and public banking systems capable of recognising Māori value propositions. Rather than requiring Māori to prove their approaches are "efficient" within market terms, these interventions create conditions where mana-optimising allocations can be sustained and scaled on equal terms with market-optimising ones — not requiring Māori to succeed within market systems, but removing the systematic barriers that force Māori into hybrid strategies. Only through comprehensive systemic intervention can the Crown fulfil its obligation to ensure that Māori economies are not compelled into hybrid strategies by market imperatives when they choose to organise according to their own values and priorities. These interventions require substantial public resources to implement effectively. The necessary resourcing can be mobilised through two complementary mechanisms.

The first is higher taxation in the kāwanatanga sphere. This enables the Crown to reclaim resources currently captured by private profit-seeking entities and redirect them toward various obligations, including Tiriti obligations.[76] Progressive taxation on wealth, capital gains, and corporate profits reduces the private appropriation of collectively generated surplus while expanding public capacity to deliver universal basic services, pay equity protection, and public ownership, and pushing against concentrations of economic power that could otherwise subvert democratic and constitutional integrity. This approach ensures that the underpinnings of mana-optimising allocations are reclaimed from private sector accumulation – which drives the market forces that divert Māori approaches – rather than delivered to the benefit of private interests.

The second is establishing revenue-raising authority within the rangatiratanga sphere, enabling Māori communities to directly resource their own economic arrangements without dependence on Crown allocation decisions. This could include iwi taxation authority, resource royalty collection, and revenue generation from collectively owned assets. Such mechanisms respect the partnership nature of Te Tiriti by ensuring Māori communities have independent fiscal capacity to support the delivery of collective ambitions, and to reduce the pressure from private market imperatives. Rather than positioning Māori as recipients of Crown support, rangatiratanga revenue authority recognises the constitutional status of Māori self-determination and provides the material foundation necessary for genuine economic sovereignty.

Combining Māori fiscal authority with reduced private sector claims through progressive taxation in the kāwanatanga sphere, creates the fiscal foundation necessary for systematic de-penalisation of mana-optimising allocations across all dimensions of economic life. Although we have proposed a set of interventions by the Crown, our intentions are to better align the kāwanatanga and rangatiratanga spheres of influence. Ultimately this section has recognised that negotiating care and constraint between spheres of influence takes place in the relational sphere.

76. Scobie et al., 2023a

Conclusion

In this report we set out to amplify Māori economic approaches. To do so, we first covered various perspectives on Māori economies to draw out key issues to focus on. We then outlined a Māori diverse and community economies perspective that developed ethical coordinates from analysing practices of labour, enterprise, transaction, property and finance. We explored four specific case studies from around the motu that are taking different approaches to these practices. We are grateful for the existence of these organisations and their willingness to share. We have deep respect for how they are advancing Māori economies, not always under conditions of their own choosing. Whenua Warrior's approach to kaitiakitanga, Te Rūnanga o Ngāi Tahu's approach to advancing mana, Whakatōhea's approach to the reciprocal obligations of tauutuutu, and Kaenga Hou's commitment to whakapapa driven housing finance, all give us hope that other ways are possible.

From these cases we developed the wayfinding Māori economies metaphor. This metaphor drew attention to the diversity of Māori economic practices. It included a set of four ethical coordinates (stars) that help navigate towards Māori economies: kaitiakitanga, mana, tauutuutu, and whakapapa. It also included four wayfinding challenges (nautical winds) to maintaining and advancing these economic practices: a lack of time for kaitiakitanga, relying on markets to resource rangatiratanga, balancing diverse obligations on markets, and financialisation. This led us to the assertion that continuing to amplify Māori economic approaches requires an engagement with constitutional transformation.

Constitutional transformation makes economic transformation possible. Constitutional transformation also demands economic transformation. These are projects that we must advance in tandem. We laid out a set of strategies that are negotiated within the relational sphere where rangatiratanga and kāwanatanga meet, and work together for mutual wellbeing and vibrance. While the progress that has been made advancing Māori wellbeing through capitalist practices has led to better livelihoods for many, there is much work to be done in amplifying the Māori economic practices that are not recognised and valued within capitalism. Meaningful economic sovereignty for the tino rangatiratanga sphere requires deliberate interaction in the relational sphere to continually negotiate and reshape market imperatives, to ease the tension between cultural integrity and economic success. A hollowed-out, hands-off Crown, following from the neoliberal paradigm, lacks the necessary power, scope, and vision to act as a meaningful Tiriti partner, because it is unwilling or unable to confront the market forces that presently constrain Māori economic approaches. Affirming Te Tiriti, amplifying Māori economic approaches in the process, requires the kāwanatanga sphere, currently the custodian of the market economy in Aotearoa, to resource itself, to resource rangatiratanga, and ultimately to partner across spheres. This requires working together to create an environment in which mana-enhancing economic practices that people value, and have reason to value, can flourish.

Appendix

This appendix introduces a number of different Māori perspectives and organisations that approach economic development in different ways. Because these perspectives and organisations emanate from scholarship and practice they are in constant flux, are potentially subject to internal and external critique, and all face similar challenges to the perspectives and approaches in the report. This list is not exhaustive, nor does inclusion equate to endorsement. We simply wanted to draw attention to the diversity of Māori economic perspectives and approaches at the time of writing.

Amotai

As Aotearoa's supplier diversity intermediary, Amotai connects Māori and Pasifika-owned businesses to buyer organisations across the country.[77] With more than 1800 businesses in their directory, Amotai is relied upon to get the job done while growing Māori and Pasifika economies. With suppliers working across a range of industries, Amotai envisions building sustainable wealth for Māori and Pasifika through their values of whānaungatanga, mana motuhake, manaakitanga, and kairangatira that increase total contract value for Amotai businesses year after year.

Aroha Economy / Tāiki e

Tāiki E! Impact House (Tāiki E) powered by Aroha Economy is Te Tairāwhiti's first impact house, a collaborative space dedicated to cultivating the Aroha Economy - a tikanga Māori values-driven economic model that emphasises generosity, regeneration, and community, with a mission to utilise Indigenous knowledge to inspire communities to work toward creating a sustainable future.

Founded in 2019, Tāiki E provides a space for people to address social and environmental struggles through entrepreneurship. They have established an array of initiatives with a shared purpose of driving effective positive change, through education, Pikup (their food waste system), podcasts, internships, and more. Operating on a koha (gift) model, Tāiki e embodies the community-driven approach required for economic transformation.[78]

77. https://amotai.nz/
78. https://www.taikie.nz/

He Ara Waiora

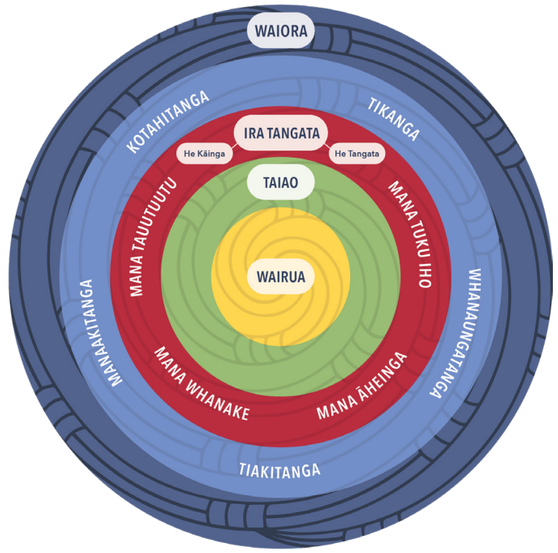
In 2018, the Tax Working Group commissioned a group of Māori experts to develop a policy framework with a holistic view of wellbeing.[79] This became He Ara Waiora. He Ara Waiora is used to inform policy advice, including on COVID-19, on monitoring wellbeing, and on persistent disadvantage. He Ara Waiora can be translated as a wellbeing pathway, recognising that other pathways can also achieve waiora. The framework continues to develop as its application leads to new insights.

It is not possible to summarise all the riches in Figure 1. The concepts are expressed in te reo Māori, for example, which express subtleties of thought not reflected in simple English translations. Further, the diagram's takarangi and unaunahi patterns in the spiral overlay add layers that are not discussed here. A key observation is that economic activity is framed within overarching principles or values that guide human behaviour for wellbeing. The idea here is that if economic performance is understood and monitored in different ways, then economic decision-making will adjust to facilitate these differences, and herald in the sort of economy that Māori value and have reason to value.

the underpinnings of mana-optimising allocations are reclaimed from private sector accumulation – which drives the market forces that divert Māori approaches – rather than delivered to the benefit of private interests.

The second is establishing revenue-raising authority within the rangatiratanga sphere, enabling Māori communities to directly resource their own economic arrangements without dependence on Crown allocation decisions. This could include iwi taxation authority, resource royalty collection, and revenue generation from collectively owned assets. Such mechanisms respect the partnership nature of Te Tiriti by ensuring Māori communities have independent fiscal capacity to support the delivery of collective ambitions, and to reduce the pressure from private market imperatives. Rather than positioning Māori as recipients of Crown support, rangatiratanga revenue authority recognises the constitutional status of Māori self-determination and provides the material foundation necessary for genuine economic sovereignty.

Combining Māori fiscal authority with reduced private sector claims through progressive taxation in the kāwanatanga sphere, creates the fiscal foundation necessary for systematic de-penalisation of mana-optimising allocations across all dimensions of economic life. Although we have proposed a set of interventions by the Crown, our intentions are to better align the kāwanatanga and rangatiratanga spheres of influence. Ultimately this section has recognised that negotiating care and constraint between spheres of influence takes place in the relational sphere.



79. https://www.treasury.govt.nz/information-and-services/nz-economy/higher-living-standards/he-ara-waiora

Indigishare

Based in Rotorua, IndigiShare is a mātauranga Māori and mana motuhake-led social enterprise dedicated to revitalising and empowering Indigenous economies.[80] Through innovative financial tools grounded in Māori values, IndigiShare works to build economic resilience amongst whānau to address the economic challenges faced by Māori communities. During the COVID-19 pandemic, a group of Māori leaders and volunteers founded the organisation to reindigenise capital flow, guiding the economy to become more equitable, transparent, and grounded in community reciprocity.

Within the IndigiShare brand are two sub-brands of the trust: Te Waharoa and Te Whare Manaaki form their product and service offerings. Te Waharoa is the world's first indigenous payment gateway, redistributing pūtea (funds) to communities as a reciprocal payment that fosters a circular economy. Te Whare Manaaki is their Koha loan platform for Māori businesses, providing interest-free loans to promote economic resilience and entrepreneurship. Since its inception, IndiShare's financial support and education to Māori businesses have contributed to building economic resilience within Māori communities.

Māori Wayfinding Leadership

Māori Wayfinding Leadership is a transformative leadership model based on the art of traditional Polynesian navigation.[81] Developed in Aotearoa by Chellie Spiller, Hoturoa Barclary-Kerr, and John Panoho, their book *Wayfinding Leadership: Ground-breaking Wisdom for Developing Leaders* offers a practical approach to leadership and management. Rooted in Te Ao Māori worldviews and tradition, the model demonstrates the effectiveness of mindfulness and environmental awareness for leaders working toward transforming their organisation. Successful outcomes of this leadership model include improved adaptability in complex environments, teamwork, and fostering inclusive, values-driven organisational cultures.

80. https://indigishare.co.nz/
81. https://wayfindingleadership.co.nz/

Mauri Ora Urban Wellbeing Compass

The Ngā Tohu Mauri Ora Urban Wellbeing Compass, developed by collaborators Amanda Yates, Gradon Diprose, Kelly Dombroski, and Thomas Nash as part of the *Transitions in Action project for Te Upoko o Te Ika* (Wellington Region), is a regenerative planning and reflection tool intended to guide urban transition toward mauri ora.[82] Mauri ora refers to the vitality of the interconnectivity of life and the wellbeing of living systems. The compass visualises key urban transitions across five interconnected areas reflected in the five central circles of the compass: regenerative living ecosystems and infrastructure, zero-carbon energy, regenerative circular economy, connected communities, and regenerative buildings. This model merges Indigenous knowledge with contemporary sustainability approaches centered on mauri ora to support community-led and ecological development within the Wellington region.

Me Tū ā-Uru

Me Tū ā-Uru is an action plan for a flourishing and abundant environment.[83] The plan is led by Maria Bargh, Carwyn Jones and Ellen Tapsell, and funded by the Biological Heritage National Science Challenge. It presents a vision for a healthier natural environment, and for healthier long-term human and environmental relationships. The action plan is guided by a relational framework with four key themes: whanaungatanga, utu, mātauranga, and mana and rangatiratanga. The plan outlines challenges, proposes solutions and makes recommendations for change. Solutions include a vast number of case studies of environmental protection and balanced relationships on the ground. Recommendations are offered for the Crown and all of government, Tangata Whenua and Tangata Tiriti. These recommendations flow from the solutions demonstrated by the case studies within each theme.

82. https://www.communityeconomies.org/sites/default/files/2025-01/Transitions_in_Action_ONLINE_2_Optimized.pdf
83. https://www.metuauru.co.nz/

Mō kā uri (Kāi Tahu 2050)

Mō Kā Uri is a 25-year intergenerational vision developed in collaboration with Ngāi Tahu whānau and hapū.[84] Grounded in whakapapa, whenua, wairua, and whānau, Mō Kā Uri is established to guide the iwi towards 2050. Launched in 2024, this collective strategy centres iwi aspirations at its core to strengthen its cultural identity, ensuring a sustainable future for future generations. The iwi-led strategic vision addresses the need for a future-focused strategy that empowers whānau, preserves cultural heritage, and ensures tools exist to allow for future opportunities to thrive. This gives effect to Kāi Tahu's tribal whakatauki: *Mō tātou ā, mō kā uri ā muri ake nei - for us and our children after us.*

Nau mai rā

Nau Mai Rā is Aotearoa New Zealand's first kaupapa Māori based power company.[85] Founded by Ezra Hirwawani and Benjamin Armstrong, the company was established to provide customers with affordable energy to address the issues of energy hardship amongst whānau across the country. They aid in combating energy poverty by offering an alternative option to traditional power companies by applying principles of manaakitanga and whānaungatanga within their business frameworks. By focusing on community support and equitable access to power, Nau Mai Rā has been successful in assisting hundreds of vulnerable whānau in maintaining their energy supply, supported community initiatives (including buying a bus for a Taitokerau kura kaupapa), and enabled customers to collectively donate over $118,000 through individual power bills to support others in need through their koha initiative system.

84. https://www.mokauri2050.co.nz/
85. https://www.naumaira.nz/

Papawhakaritorito Charitable Trust

Papawhakaritorito is a charitable trust created to undertake kaupapa Māori-based research and promote education and practices.[86] Established in 2021 by founders Dr. Jessica Hutchings and Associate Professor Jo Smith, the trust is dedicated to uplifting Māori and Indigenous food sovereignty, hua parakore (Māori organics), and tino rangatiratanga (indigenous sovereignty) to address the challenges Indigenous food practices face as a result of industrial agriculture. Through revitalisation efforts of traditional knowledge and practice, Papawhakaritorito seeks to restore connection while aiming to decolonise current food systems, ultimately leading to fostering resilience and sustainability in communities.

The trust has achieved numerous impactful projects that promote Indigenous food sovereignty through the development and establishment of film, media, events, research, and wānanga ipurangi (online courses).

Para Kore

Para Kore is a not-for-profit Māori organisation guided by kaupapa and rooted in principles of whakapapa and Papatūānuku.[87] Para Kore is dedicated to promoting zero waste (para kore meaning 'zero waste' in te reo) and zero-carbon practices amongst Māori communities across the country. In doing so, the organisation has integrated a Māori worldview perspective to advocate for a world without waste to foster environmental sustainability and resilience through mātauranga Māori behaviour change programmes and services. Their vision is guided by its principles of oranga taiao, oranga marae, and oranga whānau, shaped by Māori tikanga of the natural world as interconnected with wellbeing and the self-determination of marae, whānau, hapū, iwi, and hapori Māori.

From 2023-2024, Para Kore achieved having 181 tonnes of waste reduced from landfills (with 915 over the years), held 350 wānanga, facilitated over 5000 in-person engagements, and worked alongside 66 partners.

86. https://www.papawhakaritorito.com/
87. https://parakore.maori.nz/

Rua Bioscience

Founded in Ruatorea by the local Māori community, Rua Bioscience is the Tairāwhiti provider of medicinal cannabis products for local and export markets.[88] The company focuses on supplying and developing GMP-certified cannabis-derived medicines. Since its inception, Rua Bioscience became the first Māori-founded company to list on the New Zealand Stock Exchange, and has launched products in international markets in Australia and Europe.

Ruatorea's seclusion, like many rural populations across Aotearoa, faced the burden of decades-long slow economic growth, with limited options for haukainga. This inspired a bid to spur rural economic growth in the region, to create jobs that attract whānau back to their whenua and marae, and to endeavour upon a journey towards economic sustainability, with a number of local partnerships. It operates with a commitment to community well-being and sustainability, reflecting its origins and ongoing connection to the region.

Tahito

Tahito is an Indigenous sustainable and ethical investing financial services firm that integrates an ancestral Māori worldview with finance to rebuild connections between people and the environment.[89] Their mission is to provide Indigenous contributions toward diversity, equity, and sustainability outcomes globally. By blending a Māori perspective with modern financial expertise, Tahito offers competitive and responsible solutions through its ethical investing process, Te Kōwhiringa Tapu, ensuring all investments align with Māori values. As a result, Tahito is a leader in Māori-financial services, guiding clients towards ethical regeneration and connection.

Te Ahunga atu ki ngā Ōhanga Oranga Māori - Towards Māori Wellbeing Economies

Towards Māori Wellbeing Economies is a research project supported by Ngā Pae o te Māramatanga, the Māori Centre of Research Excellence.[90] Led by Chellie Spiller with a large team of leading Māori business experts from various backgrounds and disciplines including Matthew Rout, Jarrod Haar, Jason Mika, John Reid, Tāne Karamaina, Xiaoliang Niu and Andre Poyser. The project centres whānau as catalysts for resilient, flourishing Indigenous futures exploring how Māori families navigate work and livelihoods. They demonstrate how reconnecting with traditional values can drive economic transformation and have produced a substantial body of written work including a substantial detailed reference book published in 2025.

Te Ahuru Mōwai

Te Āhuru Mōwai is Aotearoa New Zealand's largest Māori-owned registered Community Housing Provider.[91] Established in October 2020 (formally managed by Kāinga Ora before 2020), Te Āhuru Mōwai Limited Partnerships was created in partnership with the New Zealand Government and Te Rūnanga o Toa Rangatira (Ngāti Toa). It operates a whānau-focussed service aligned with the tikanga and whāinga of Te Rūnanga o Toa Rangatira. Its mission is rooted in kaupapa Māori frameworks to contribute to well-being outcomes while encouraging housing independence.

The provider operates under a 50-year lease agreement system and continuously upgrades and progresses their portfolio. They manage over 950 kāinga in the Western Porirua Housing Portfolio. Their tenancy provides homes for lower-income whānau. Its service objectives provide kāinga maintenance, warm and dry homes, and working with external NGOs and community groups to improve well-being outcomes for the wider community. The organisation's commitment to holistic community development exemplifies its vision, which integrates te ao Māori principles into urban planning housing designs. The organisation's vision, *"ko te Āhuru Mōwai, he kāinga mahana, haumaru hoki, kia tupu orapai te whānau," translates to "a sheltering haven where whānau are nurtured."*

88. https://www.ruabio.com/
89. https://tahito.co.nz/
90. https://maorieconomy.co.nz/
91. https://www.teahurumowai.co.nz/

Te Awa Tupua and Te Urewera legal personhood

In 2014, Te Urewera, the mountainous region bordering Hawke's Bay and the Bay of Plenty was granted legal personhood.[92] In 2017, legal personhood was also granted to Te Awa Tupua (Whanganui River). Stemming from a Te Ao Māori understanding of the environment being living ancestors rather than resources, these frameworks were adopted as part of Treaty of Waitangi settlements between the government and local iwi. The two Acts of 2014 and 2017 have given Te Urewera and Te Awa Tupua "all the rights, powers, duties, and liabilities of a legal person." This outcome marks a significant shift in environmental governance embedded in tikanga Māori, supporting iwi-led intergenerational planning and rights-based stewardship.

Te Pae Roa (Te Tai Tokerau)

Based in Te Tai Tokerau, Te Pae Roa is a tikanga-led initiative working towards empowering Māori leadership in impact and investments.[93] It emerged from a collective of iwi leaders called the Amokura Consortium, who developed a tikanga-based framework focused on intergenerational economic well-being that inspired Te Pae Roa. It provides a platform for Māori and communities to work towards creating a sustainable enterprise that aligns with cultural values. By providing a neutral collaborative space, Te Pae Roa has achieved tangible results by equipping Māori with the necessary skills, connections, and credibility to build sustainable and uplifting community enterprises. Since 2020, Te Pae Roa has secured over $100 million in funding, investing this in supporting over 100 leaders across 20 strategic projects.

92. https://legislation.govt.nz/act/public/2014/0051/latest/DLM6183601.html?search=ts_ct%40bill%40regulation%40deemedreg_Te+Urewera+Act+2014_resel_25_a&p=1%2f
93. https://tepaeroa.org/

Te Takarangi

In 2019, scientist Teina Boasa-Dean and Juhi Shareef collaborated to create Te Takarangi, a Tūhoe Māori reimagining of UK economist Kate Raworth's Doughnut Economics Model.[94] This reimagined model inverts the original framework, revealing the differences and commonalities between a Western and Te Ao Māori worldview from a Tūhoe perspective. This translation reimagined the doughnut as Takarangi, a dynamic spiral. Rooted in Indigenous wisdom from Aotearoa, the Te Takarangi model centres the environment at its core, encompassed by social and cultural wellbeing, reflecting the Māori worldview of interconnectedness and relationship between Te Taiao, Ranginui, Papatūānuku, and Te Ao Mārama. This model sits alongside Kate Raworth's model to create a coexisting perspective, guiding us toward a future where communities and the economy thrive in harmony with nature.

Te Takarangi was adopted by the Ministry for the Environment, to inform the National Waste Strategy for Aotearoa and inspired nationwide community-led regenerative initiatives.

94. https://www.projectmoonshot.city/our-origins

Te Tihi o Ruahine

Te Tihi o Ruahine Whānau Ora Alliance is an alliance of hapū, iwi, and Māori organisations.[95] Established in 2013, Te Tihi o Ruahine comprises nine entities, including Māori health and social providers, local branches of national Māori organisations delivering Whānau Ora services and local iwi and hapū in the Mid-Centrak region of the North Island. Te Tini promotes a collective approach and commitment to whānau wellbeing. Their initiatives are responsible for delivering front-facing services to local whānau, with each of the nine entities providing services across health, social, environmental, and economic settings. The alliance has been successful in implementing several impactful programmes, including the Ngā Tini Whetū programme.

Te Wānanga o Raukawa

The Wānanga o Raukawa is a tikanga Māori Indigenous tertiary education provider based in Ōtaki, with smaller campus locations in Auckland and Gisborne.[96] Established in 1981, the wānanga was the product of the Whakatupuranga Rua Mano tribal experiment in response to a declining state of Māori language and culture by the ART Confederation (including Te Ātiawa ki Whakarongotai, Ngāti Raukawa ki te tonga, and Ngāti Toa Rangatira). It sought to bring back Māori to their marae, revitalise te reo, and provide Māori with the necessary tools and skills that enable them to succeed. The wānanga offers a range of NZQA recognised qualifications ranging from certificates to master's level programmes. The institution emphasises a holistic learning approach that integrates te ao Māori perspectives, academic study, te reo, and contributions from iwi and hapū studies to strengthen cultural identity and community wellbeing.

Toha Network - East Coast Exchange

The East Coast Exchange (ECX) is a Toha Network initiative.[97] The New Zealand-based network integrates ventures, impact investors, scientists, and frontline communities into its ecosystem, providing publicly available digital infrastructure to measure environmental actions and outcomes.

The ECX is an online trading platform established to aid East Coast communities in tackling recovery and regenerative mahi. ECX was established in response to the widespread damage caused by Cyclone Gabrielle to act as a 'middleman' amid a shortage of recovery funds. The platform facilitates financial support towards environmental initiatives through nature-based recovery efforts. Leveraging the Toha Network's infrastructure, ECX enables people to earn 'Action Points' for verified contributions of environmental restoration, earning funding in return. By creating a ledger of verified restorative accounts, the ECX can ensure active engagement in sustainable efforts. Since its inception, the platform has received funding from Air New Zealand and Te Puni Kōkiri, allowing for numerous projects to be facilitated.

Founded by Nathalie Whitaker, the creator of Givealittle, ECX has also collaborated with diverse stakeholders, including local iwi, community organisations, and businesses.

Tūhoe economic worldview

The *Tūhoe Economic Worldview - Mapping to an Orthodox Framework* report provides an analysis of Ngāi Tūhoe iwi's unique similarities and differences in approaching the economy and economic development in comparison to orthodox frameworks.[98] The report was developed in partnership with the Ministry of Business, Innovation, and Employment (MBIE), Sense Partners, and Tūhoe representatives to best understand the Tūhoe economic worldview. Through extensive hui, research, and collaboration with government agencies, the report articulates unique Indigenous values and perspectives on economic success. Through community engagement, feedback, and the development of a shared narrative, the adaptation of frameworks and indicators provides evidence of outcomes related to the Tūhoe economic worldview, including the Iwi Vitality Outcomes Framework, which measures success in Māori/Iwi communities socially, culturally, environmentally, and economically.

Tupu Tonu

Tupu Tonu is a Crown-owned investment fund established to develop a commercial asset portfolio that acquires, grows, and manages assets in negotiation with Ngāpuhi.[99] Launched in 2021, Tupu Tonu was created in recognition of the challenges faced by Ngāpuhi. Its mission is to take advantage of investment opportunities and to grow the value of high-performing commercial assets to, in turn, distribute profit portions back to Ngāpuhi whānau. With an initial capital of $150 million, Tupu Tonu has so-far invested $60 million in a range of whenua-based sectors, including horticulture, property, forestry, and housing. The Tupu Tonu fund acts as a kaitiaki (guardian) of pūtea (funds) for future generations, to create a secure foundation of future settlements, helping Ngāpuhi iwi, hapū, and whānau meet their economic aspirations.

Waikato Tainui

With over 80,000 registered members across 33 hapū and 68 marae,[100] Waikato Tainui is one of Aotearoa New Zealand's largest iwi. Its tribal parliament was established in the late 19th century, governed by Te Whakakitenga alongside the executive board Te Arataura, with the Kīngitanga movement serving as a symbolic and unifying role.

Waikato Tainui offers extensive pakihi (business) support for its registered tribal members in the form of support services and resources. For example, Puna Pakihi is a register that allows tribal members to register Māori-owned businesses, providing networking opportunities and a platform that showcases all tribal-member owned businesses. Furthermore, Paparahi, established in 2022, acts as Waikato-Tainui's business development service guided by a te ao Māori worldview, providing business coaching, consulting, communications advisory, and web design. Tainui Group Holdings focuses on real-estate investments, natural resources, and infrastructure, acting as Waikato-Tainui's commercial arm.

95. https://tetihi.org.nz/
96. https://www.wananga.com/
97. https://eastcoastexchange.toha.nz/
98. https://www.mbie.govt.nz/dmsdocument/27904-tuhoe-economic-worldview-mapping-an-orthodox-framework
99. https://tuputonu.co.nz/
100. https://waikatotainui.com/

Waikato Tainui Social Procurement

The Waikato-Tainui Social Procurement Strategy is an iwi-led initiative under Waikato-Tainui, implemented by the iwi governance and commercial arms.[101] It leverages procurement activities that aim to fuel the tribal economy by increasing the demand and supply of iwi and hapū goods and services throughout the economy, thus ensuring the well-being and prosperity of the Waikato-Tainui people. The strategy aligns with the iwi's vision of *"kia tupu, kia hua, kia puaawai,"* - *"to grow, prosper, and flourish"*. The strategy aims to create a tribal economy that simultaneously supports the growth and delivery of economic activities to benefit the community.

Wakatū Incorportation - Te Pae Tawhiti 500-Year Plan

The Wakatū Incorporation is a whānau-owned Māori business based in Wakatū - Nelson.[102] With roughly 4000 owners descending from customary land owners from Wakatū, Motueka, and Mohua whānau, the business has grown to a value of $350 million in assets. While whenua relations established the foundation of their business with 70% of assets held in land, the Wakatū business model also expanded to include Kono (a food and beverage business) and AuOra (a consumer-focused health and wellbeing business).

Te Pae Tawhiti is the Wakatū Incorporation's 500-year intergenerational plan. It was adopted to develop a culturally grounded development strategy to address historical injustices, including wrongful whenua alienation, economic sustainability, and cultural disconnect. Its design aims to fill the gaps left by colonial systems. Its guiding objectives of 1) development and innovation and 2) identity and integrity focus on intergenerational outcomes and the realignment of tikanga Māori within business practices. The 500-year vision ensures that Wakatū operations in the future benefit uri (descendants) by restoring balance in regional papa whenua (land), taiao (environment), whānau (family), pūtea (finances) and ngākau hihiko (spirit).

Whāriki

Whāriki is Aotearoa's largest Māori business network and not-for-profit social franchise.[103] As of 2015, the network has connected 6127 Māori Pakihi (Business) Owners to represent 3367 businesses across 43 industries. The network acts as a platform for businesses to enhance capabilities and profitability to ensure contribution to the growth of the Māori economy. In recent years, Aotearoa has witnessed a rise in Māori businesses and brand identity. The successful weaving of tikanga and te ao māori into brand identity has had a significant material impact on Aotearoa New Zealand's economic landscape. Whāriki has been instrumental in guiding the expansion of the Māori economy, which now boasts an asset base valued at $126 billion. Founded in 2016 by a dedicated group in Auckland, the Whāriki team is committed to upholding tikanga by integrating cultural practices into its business practices.

Why Ora

Why Ora is a Taranaki-based not-for-profit community-centred organisation dedicated to empowering Māori career and employment aspirations - particularly within the health and education sectors.[104] The Why Ora Trust was formally established in 2010, working across Taranaki with a mission to grow the Māori workforce, improve whānau incomes, and create the change necessary to ensure whānau can flourish.

Why Ora offers connections, support, and careers through a range of initiatives such as youth engagement (including the Rapuara Hauora programme for secondary school students, the Pūtaiao science expo), workforce development (kaiārahi connect whānau with employers to experience shadowing, cadetships, and internships) and career pathway support. The Why Ora initiative has been credited with the increase in Māori representation and almost doubling the proportion of tangata whenua working at Te Whatu Ora NZ Taranaki.

101. https://waikatotainui.com/hapori/social-procurement/

102. https://www.wakatu.org/te-pae-tawhiti

103. https://www.whariki.co.nz/

104. https://www.whyora.co.nz/

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