

## Cultural Celebration Award Entrant:

### Māori Women's Development Inc

Video link: <https://vimeo.com/album/4446506/video/229799143>

Entrepreneurial Māori women who have struggled to get funding to start their businesses are having success across a raft of sectors, thanks to the faith and support of the Māori Women's Development Inc.

Wāhine Māori who have been turned down by traditional lenders are doing well in the digital arena, in honey exports, kaimoana exports, social enterprise, sporting merchandise and more.

Māori Women's Development Inc (MWDI) is a charitable trust, which was set up in 1987 to support Māori women and their whānau into business. It grew from members of the Māori Women's Welfare League, who recognised that there were Māori women at home, running or wanting to start microbusinesses who had no access to loans.

The group secured funding from the Ministry of Māori Affairs, and MWDI was born under the leadership of Dame Georgina Kirby who was the first CEO. Teresa Tepania-Ashton has been the CEO for the past seven years, and under her leadership MWDI continues to empower women and their whānau into the workforce with an ever-increasing suite of holistic initiatives.

At the core is the provision of low-interest micro loans of between \$30,000 and \$50,000, and stemming off from that are a number of programmes that grow awareness of the kind of wrap-around support that wāhine Māori need to be successful in business.

First was HINEPRENEUR™, established in 2015, to support wāhine Māori to further develop their business ideas or review their business goals and aspirations. MWDI built its capacity to do this in partnership with RP Enterprises and Empower-World who trained a pool of coaches.

He Papa Pūtea and He Rautaki Marae were likewise developed in response to a growing awareness that an ability to make money and an ability to manage it are two separate things, says MWDI CEO Teresa Tenania-Ashton. "The two programmes support wāhine entrepreneurs, marae trustees and individuals to understand and better manage money," she says.

Since 2013 MWDI have trained more than 100 financial capability facilitators who can empower women, their whānau, and marae communities to have increased financial literacy and capability. In 2017 it is running "He Rautaki Marae" programme with 25 marae.

He Papa Pūtea and He Rautaki Marae were developed and implemented in partnership with Massey University's Fin-Ed Centre and the Commission for Financial Capability.

HineBOSS is a three-day programme which provides a toolkit for wāhine Māori to explore and develop a business idea or review their current business. The toolkit is designed with a coaching framework and covers the different segments of business.

HineTimebank, (accessed via MWDI's website), creates a space for wāhine Māori to trade their skills with other wāhine without the exchange of money. The only currency in the HineTimebank is time.

"An example of this is if I needed support around business structures I could borrow an hour of your time to teach me. In return you receive one Timebank credit that you can use in exchange for skills from another Timebank member," says Teresa.

MWDI also delivers two rangatahi (youth) programmes to start planting the seeds of business acumen and empowerment at a young age.

The MaiBiz in Schools programme has been running for 10 years. About 1500 year 12 and 13 students from low-decile schools around Aotearoa attend a three-day entrepreneurial programme annually which alerts them to business possibilities and gives the tools to start planning for a future in business.

Te Wero Pakihi takes students selected from MaiBiz and sponsors them to complete an accelerator business programme in Auckland where teams are given a challenge to make impactful and effective change within a corporate organisation. Both programmes encourage teams to come up with a business idea and bring that idea to life.

"In our rangatahi programmes we often see youth who schools have written off, but after our programmes they take on leadership roles like prefect or head girl," says Teresa. "We watch them transition from school and beyond. At the end of our Te Wero Pakihi programme we hear from students who were close to dropping out of school but after doing the programme they have found their purpose and are more engaged in school and focused on their future. "

MWDI's programmes ensure support for not just the individual or business but their wider whānau. This inevitably raises not only the whānau but the communities they're in.

"In our financial capability and marae programmes we watch people become empowered to manage their own finances wisely, and then extend those abilities to management of their business and marae. They sit alongside their children and learn how to be better with money," says Teresa. "It's changing lives."