# Ethnic Women Entrepreneurs

Amplifying impact for New Zealand



This report was commissioned by the Ministry for Ethnic Communities and produced by Ziena Jalil, Co-founder - NZ Ethnic Women Entrepreneurs Network. The opinions within this report may not reflect the views of the Ministry or any other organisation. www.linkedin.com/in/zienajalil.

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# Executive summary

Ethnic women entrepreneurs are an integral and rapidly growing part of Aotearoa New Zealand's economy. They drive innovation, create jobs, strengthen export capacity, and enrich our communities with cultural diversity and social impact. Yet, their contributions often remain undervalued, under-measured, and under-supported. Many face unique barriers to entrepreneurial success - ranging from limited access to capital and networks, to systemic bias and cultural expectations.

This report forms part of a wider initiative by the Ministry for Ethnic Communities designed to uplift and empower ethnic entrepreneurs, focused on women entrepreneurs, by:

- **Showcasing successes** Highlighting the journeys, achievements, and resilience of ethnic women entrepreneurs to inspire current and future generations.
- Identifying and addressing challenges Uncovering the barriers ethnic women face when starting and scaling businesses and identifying ways to reduce or remove these roadblocks.

It draws on in-depth dialogue with 16 women from a range of industries, regions, and business stages — from technology, health, and education to food, sustainability, and the creative sectors. The report builds on wider Ministry-led initiatives, including discussions at Ethnic Xchange 2024, which highlighted the need for more inclusive systems of support, and the Ethnic Women Entrepreneurs Roundtable (September 2025).

The voices and experiences captured in this report reveal both the challenges and the extraordinary potential of ethnic women entrepreneurs. Their stories are not only about overcoming barriers but about redefining success — through innovation, resilience, and service to community.

Realising their potential requires more than inclusion rhetoric; it demands systemic, sustained investment in equity, representation, and co-design. By doing so, Aotearoa can unlock a new wave of entrepreneurship that reflects who we are — and who we are becoming.

# Introduction

Ethnic communities make up about 1.1 million people or 22% of the New Zealand population according to the 2023 Census, and are growing. Ethnic women entrepreneurs are at the forefront of this demographic shift, contributing to innovation, job creation, cultural enrichment, and export capability. More and more women are starting and growing businesses—often in response to barriers in the traditional job market such as non-recognition of overseas qualifications, racial and gender bias, and a lack of flexible work. Research by the New Zealand Policy Research Institute at AUT found that while ethnic communities made up 25% of the employed labour force as at May 2025, women from ethnic communities earned 16.4% less per hour than European men.<sup>1</sup>

Ministry for Ethnic Communities' reports note that 20% of business owners in New Zealand are from ethnic communities, and four in 10 of those ethnic business owners are women.<sup>2</sup> Ethnic women entrepreneurs can be observed operating across diverse industries, create employment, generate export earnings, and serve their communities in unique and meaningful ways. These businesses often provide culturally appropriate services, build intergenerational wealth, and serve as community anchors. Many of the women interviewed for this project spoke of using their business as a platform for mentorship, community advocacy, or to employ other ethnic women, migrants, or young people.

Whether it's a mental health platform, a tech education and training provider, a pet food exporter, a primary care network, or a social media marketing agency, these women are directly contributing to social cohesion, community wellbeing, and economic development. Their work often stretches far beyond commercial ambition, with many contributing unpaid hours to support others or participating in community organising and volunteering.

Despite this growing presence, their challenges, and aspirations are not well understood or systematically reflected in policy, support structures, or public discourse. Their journeys are often defined by bootstrapping, personal sacrifice, and navigating unfamiliar regulatory systems with limited support.

According to the World Bank, closing the gender gap in employment and entrepreneurship could boost global GDP by 20%. It found that women-led businesses bring diverse perspectives, foster inclusive leadership and often develop solutions to address social and environmental challenges.<sup>3</sup> Ethnic entrepreneurs are more likely to export, operate in multilingual markets, and bring regional trade links. New Zealand data shows the average export goods value for ethnic businesses is more than double the New Zealand average.<sup>4</sup>

https://www.ethniccommunities.govt.nz/\_\_data/assets/pdf\_file/0028/82594/Pay-gaps-among-Ethnic-Communities-Summary.pdf

<sup>2.</sup> https://www.ethniccommunities.govt.nz/\_\_data/assets/pdf\_file/0024/82608/Demography-of-Ethnic-business-owners-in-New-Zealand-factsheet.pdf

<sup>3.</sup> https://www.weforum.org/stories/2025/01/advancing-gender-parity-in-entrepreneurship-strategies-for-a-more-equitable-future/

<sup>4.</sup> https://www.rnz.co.nz/news/indonz/530995/the-lesson-new-zealand-exporters-can-learn-from-ethnic-businesses

Ministry for Ethnic Communities' reports note that 20% of business owners in New Zealand are from ethnic communities, and four in 10 of those ethnic business owners are women.

The need for deeper engagement with and understanding of the unique needs of ethnic women entrepreneurs was identified as a key theme of the Ministry for Ethnic Communities' inaugural Ethnic Xchange 2024 symposium. Since then, the Ministry has led a series of activities including an Ethnic Women Entrepreneurs Roundtable in September 2025, which included more than 60 entrepreneurs, funders, researchers and decision makers; the commissioning of this report; and a greater focus on women entrepreneurs at Ethnic Xchange 2025 in November.

This report aims to fill a gap in understanding of the lived experiences of ethnic women entrepreneurs in Aotearoa – by taking a more in-depth qualitative approach—focusing on 16 ethnic women entrepreneurs across different industries, regions, and stages of business growth. It aims to inform future investment and support by identifying success factors, challenges, and system barriers; capturing the stories behind the statistics; and providing actionable recommendations to enhance the entrepreneurial ecosystem for ethnic women.

Central to this work is the recognition that ethnic women do not fit into a single category. They hold multiple, intersecting identities—of culture, language, faith, migration status, socioeconomic background, professional experience, and more—that shape their entrepreneurial journeys in different ways. This report seeks to honour those differences while identifying shared themes.

# Methodology

This project used a mixed-methods, qualitative-led approach, grounded in respectful engagement and culturally responsive research practices.

Three main data sources informed the findings:

- In-depth interviews with 16 ethnic women entrepreneurs across New Zealand. A long list of 50 ethnic women was drawn up using the Ministry's contacts and recommendations from Business Councils. The final 16, who are largely representative of the long list, were selected based on ensuring a broad cross-section (see below) as well as the candidates' willingness and availability to participate within a set timeframe.
  - Interviews were conducted between August and October 2025, either online or in person, using a semi-structured interview guide. Participants were encouraged to share their candid reflections, challenges faced, success factors and advice for other entrepreneurs. They were also asked to offer recommendations which could help reduce barriers and amplify the growth potential and contribution of ethnic women entrepreneurs. Interviews were transcribed and thematically analysed with findings grouped into sections and sub-sections.
- Roundtable summary: A Ministry-led business roundtable held in September 2025 provided additional qualitative insights, particularly on systemic barriers, potential policy levers and ways in which women entrepreneurs could be supported. Roundtable participants were similar in profile to the women interviewed for this report, and also included wider stakeholders including representatives from academia, business support organisations, and financial institutions.
- Online survey: An optional survey was distributed to ethnic women entrepreneurs, yielding a small number of responses that offered further supporting data.

Other research undertaken by the Ministry including its Ethnic Evidence report<sup>5</sup> and the BERL 2024 Ethnic Communities: Barriers to Business report<sup>6</sup>, and news insights were also reviewed.

<sup>5.</sup> https://www.ethniccommunities.govt.nz/\_data/assets/pdf\_file/0023/63545/mecethnicevidencereport2024.pdf

<sup>6.</sup> https://www.ethniccommunities.govt.nz/\_data/assets/pdf\_file/0023/82607/Ethnic-communities-barriers-to-business.pdf

## Participant Profile

The 16 entrepreneurs interviewed reflect a broad cross-section of:

#### **Ethnic backgrounds**

South Asian,
Southeast Asian,
East Asian, Middle
Eastern, Latin
American, and
multi-ethnic
heritage.

#### **Sectors**

Technology, creative industries, health, education, food and beverage, manufacturing, social enterprise, and more.

#### **Business stage**

From early-stage startups to mature businesses employing 100+ staff.

#### **Regions**

Including
Auckland,
Wellington,
Christchurch,
Tauranga, Hamilton
and Taranaki.

A deliberate effort was made to include women with diverse migration experiences (e.g. first-generation migrants, New Zealand-born ethnic women, former international students), age groups, and business models.

#### Limitations

While the sample size is small and not statistically representative, the rich qualitative data offers deep insights into the experiences and aspirations of ethnic women entrepreneurs. Due to limited online survey uptake, survey data is presented as anecdotal and indicative only—not as a representative dataset.

Ethical approval was not required for this research; however, all participants gave informed consent for their stories and quotes to be included in this report. All quotes are presented verbatim, with only minimal editing for clarity (e.g. removal of filler words), but not attributed to the interviewee to protect their privacy.

Additional research, including academic research could help to substantiate the lived experiences of interviewees with further data and insights.

# Dame Ranjna Patel

Co-founder – Tamaki Health, Gandhi Nivas www.tamakihealth.co.nz https://gandhinivas.nz

Dame Ranjna Patel is a pioneering Indian-New Zealand entrepreneur who transformed healthcare delivery through innovative and patient-centric approaches. Together with her husband Kanti, she established a ground-breaking medical practice that challenged traditional healthcare models and became a significant success story.

Starting in South Auckland, Tamaki Health medical clinics distinguished themselves by addressing the unique needs of Pacific and Māori communities. Unlike traditional practices, they offered longer operating hours, walk-in services, and eliminated rigid appointment systems that disadvantaged working-class families. By recognising that patients often couldn't take half-days off work for medical appointments, they created a more accessible healthcare model.

Technologically ahead of her time, Ranjna implemented electronic health records in 1984, enabling patient information to be accessible across multiple clinics - a revolutionary concept then. Their practice grew by hiring locum doctors and creating a collaborative environment where medical professionals had "skin in the game" through shared ownership.

Despite facing constant scrutiny from mainstream medical establishments who labelled them the "dodgy Indian couple", Ranjna and her husband persistently transformed obstacles into opportunities. They were audited repeatedly and faced funding threats, but consistently demonstrated superior patient outcomes.

Her entrepreneurial journey extended beyond healthcare. She has been instrumental in various governance roles, serving on boards like Diversity Works and the Mental Health Foundation, and establishing Gandhi Nivas – an innovative family violence prevention programme. She's passionate about creating platforms for ethnic women's voices, particularly focusing on social cohesion and supporting migrant communities.

Key challenges Ranjna overcame included systemic bias, funding restrictions, and cultural stereotypes. Her strategies involved meticulous research, maintaining unwavering determination, and creating collaborative business models that empowered her team.

Her approach to business is deeply rooted in cultural values of loyalty, sharing, and collective growth. She believes in investing in people, creating family-like work environments, and providing opportunities for professional development.

Ranjna's contributions have been recognised over the years with several awards including the New Zealand Innovator of the Year, Deloitte Inspirational Leader, Women of Influence, NEXT Woman of the Year, and Women in Governance Ethnic Leader among many others.

Having just turned 70, Ranjna continues to be a powerful advocate for ethnic women. She focuses on connecting people, facilitating opportunities, and ensuring ethnic voices are heard at mainstream tables. Her legacy is not just New Zealand's largest primary healthcare practice, but a blueprint for inclusive, innovative entrepreneurship that challenges systemic barriers.



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Trying to do things differently can be looked at suspiciously. There were many challenges but giving up was never an option. Ethnic women come from a place where it's a necessity to survive – we give a 110% to what we do. But it's important we get our impact measured as well that data cannot be ignored.

## Alliv Samson

Chief of Staff and Strategy, and Co-Founder - Kami Director - Hiraya Ventures https://www.kamiapp.com

Alliv Samson is an award-winning entrepreneur who has transformed the educational technology landscape through Kami, a pioneering platform that empowers teachers worldwide. Originally from the Philippines, Alliv moved to New Zealand in 2008, initially uncertain about her future but quickly recognising the country's unique opportunities for innovation and growth.

Founding Kami with her husband Hengjie and fellow university friend Jordan, Alliv navigated multiple pivots before discovering their core mission: supporting teachers through technology. Starting with a broad product, they strategically focused on education after attending an EdTech trade show where teachers emotionally shared how their product saved crucial teaching time.

The COVID-19 pandemic became a transformative moment for Kami. When schools globally shifted to remote learning, Alliv and her team decisively offered free licences, supporting educators during an unprecedented crisis. This compassionate approach propelled Kami from 7 million to 30 million users, demonstrating their commitment to educational empowerment.

As a Filipino-New Zealand entrepreneur, Alliv confronted subtle gender and cultural barriers. She encountered challenges such as being overlooked by media and facing potential investor bias. However, she transformed these obstacles into motivation, asserting her position and proving her worth through Kami's remarkable success.

Kami achieved a significant milestone with a partial exit valuing the company at approximately \$300 million, with New Zealand Growth Capital Partners, one of the early investors, receiving a 70x return on their investment. The company remains headquartered in Auckland, employing around 140 people and serving 50 million users primarily in the United States.

Alliv's cultural background significantly influences her entrepreneurial approach. Her Filipino heritage instilled resilience, resourcefulness, and an optimistic perspective that helps her navigate business challenges. She views difficulties as opportunities, a mindset shaped by experiencing frequent natural disasters in the Philippines.

Looking forward, Alliv aims to continue growing Kami while supporting other entrepreneurs, particularly ethnic women. Through their new investment fund Hiraya Ventures, she's committed to investing in and mentoring emerging founders, emphasising representation and breaking traditional career stereotypes. The name is inspired by the Filipino word "hiraya", meaning "May your dreams come true" and reflects the purpose Alliv is achieving.



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Where I grew up there was always a calamity. We went through so much, but we learnt to keep smiling. When you are building a business, you go through so many challenges. My experience gives me perspective and I'm able to take a more pragmatic approach to problems.

# Nga Blanchard

Founder and CEO – NZiFocus www.road2success.co

Nga Blanchard is a dynamic Vietnamese-born entrepreneur who transformed her initial challenges into remarkable business success across multiple sectors in New Zealand. Arriving in New Zealand in 2002 with limited English and no formal business training, Nga's entrepreneurial journey began almost accidentally in Pukekohe, where she established a retail business showcasing Vietnamese products.

Starting with a small shop selling Vietnamese clothing, accessories, and crafts, Nga quickly expanded her vision. She developed a distribution network that grew to supply over 300 stores nationwide, including major retailers and various pharmacies. Her keen eye for design led her to create her own fashion lines, sponsoring New Zealand Fashion Week, Horse Racing NZ and developing exclusive product ranges that bridged Vietnamese and New Zealand markets.

Recognising language barriers as her initial challenge, Nga committed to comprehensive learning, reading entire newspapers and listening to news broadcasts to improve her English. She turned potential limitations into strengths, developing cultural intelligence and a deep understanding of both markets.

Her other challenge was naysayers: "Some even said that being Vietnamese meant I would always be seen as a 'second-class citizen'." Instead of taking their advice to follow rather than lead, Nga's hard work saw her designs featured in major magazines as well as recognition for her as part of NEXT's New Zealand women in business feature.

In 2009, Nga pivoted to international education. Her education consultancy (then NED, now NZiFocus) has been recognised by Education New Zealand as a leading agency, specialising in connecting Vietnamese students with New Zealand institutions. Her approach goes beyond traditional recruitment, focusing on transformative educational experiences and student-centred learning methodologies.

Nga's current focus is developing a hub for New Zealand-Vietnam trade, particularly in human capital development. She aims to create strategic partnerships that leverage the strengths of both countries, emphasising the importance of cultural understanding and investment in people, and contributes to this work through additional roles as Business Partner for PIHMS in Vietnam, Cambodia, and Laos, and as an Executive Board Member of the ASEAN New Zealand Business Council (ANZBC).

Throughout her journey, Nga has been driven by a philosophy of continuous learning and giving back. She mentors young entrepreneurs, particularly women from ethnic backgrounds, sharing insights about overcoming cultural and linguistic barriers. Her resilience, adaptability, and commitment to bridging cultural gaps have been key to her success

Her remarkable journey demonstrates how personal determination, cultural intelligence, and a willingness to learn can transform challenges into extraordinary opportunities.



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I believe my
Vietnamese heritage
is my strength. It has
given me a positive
disposition and a
resilient nature. I
focus on the good and
share good values
with people.

# Sarah Chung

Managing Director – Star Group Corp Limited www.stargroupcorp.co.nz

Sarah Chung is a remarkable Chinese-New Zealand entrepreneur who transformed her life from washing dishes in a restaurant to becoming the owner of a successful export seafood processing business. Arriving in New Zealand in 1987 with no English skills, Sarah's journey epitomizes resilience, hard work, and entrepreneurial spirit.

Her business odyssey began in the hospitality sector, starting with a Chinese takeaway on Dominion Road in 1991 with her then-husband. Despite having no initial business experience, she learned quickly and built confidence in her abilities. Over time, she expanded her hospitality ventures, operating various restaurants and cafes.

Thirteen years ago, Sarah pivoted to seafood manufacturing, establishing a processing factory in Auckland's Eden Terrace. Her company now stands as one of New Zealand's largest fish processing factories, exporting premium seafood products like abalone, sea cucumbers, and ling fish maw to international markets including the United States, Canada, Australia, China, and Hong Kong.

Sarah's entrepreneurial path was not without significant challenges. After a difficult divorce 20 years ago, she was left with nothing. As a single mother, she faced emotional and financial hardships but remained determined. She supported her children's education entirely, ensuring they had no student loans, and is now proud that her daughter works in property finance and her youngest son is a software engineer.

Language was her most substantial initial obstacle. Rather than being discouraged, Sarah approached learning English without shame, consistently practicing and improving. Her philosophy of continuous learning and self-improvement became a cornerstone of her success.

Recently, Sarah launched a new product line - natural fish maw capsules - demonstrating her commitment to innovation. Her business success stems from providing excellent service, maintaining honesty, and building strong customer relationships.

Sarah credits New Zealand's supportive environment for her achievements, highlighting the country's fairness, friendliness, and opportunities. She embodies the immigrant success story, transforming her life through hard work, adaptability, and an unwavering positive attitude.

Her advice to new immigrants and entrepreneurs is simple yet powerful: understand the local culture, get involved in the community, and be willing to take calculated risks. Sarah's remarkable journey from a small village in China to becoming a successful businesswoman in New Zealand serves as an inspiring testament to perseverance and entrepreneurial spirit.



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My biggest challenge was language, but I learnt that there is no shame in trying. You have to do what you can do. Build what you can, be confident, and keep learning. I am proud of the business I have built and the opportunities it has created for my family and my staff.

# Key findings

The interviewees demonstrated exceptional determination, creativity, and community leadership — but also highlighted a business environment shaped by structural inequities. Their experiences reflect the intersecting impacts of gender, ethnicity, migration, and systemic bias, which influence access to capital, networks, and visibility.

#### **Key challenges**

Across interviews, funding and financial barriers were the most consistent theme. Women described needing to "prove" their business maturity to a greater degree than peers, often being funded on results rather than potential. Limited collateral, lack of guarantors, and perceived risk restricted access to bank loans, investment, or grants, forcing many to rely on personal savings.

Systemic bias compounded these inequities. Participants recounted being underestimated, misidentified as employees, or excluded from decision-making spaces. One described the very different engagement the bank had with her husband compared to her own experience. Another described the "hoops we had to jump through" even as her business was turning over \$1 m a month. The lack of ethnic and gender diversity among investors, mentors, and programme leaders reinforced narrow notions of what a "successful entrepreneur" looks like.

Other obstacles included limited access to professional networks and mentorship, language and cultural barriers, and the complexity of navigating unfamiliar legal and regulatory systems as migrants. Many also carried significant caregiving responsibilities, leading to work-life imbalance and mental-health strain. The cumulative effect was a sense of "working twice as hard to belong in rooms not designed for us."

#### Factors contributing to success

Despite these hurdles, the women interviewed built thriving enterprises anchored in purpose, community, and resilience. Their businesses often began as solutions to challenges within their own communities and evolved into vehicles for social good. Deep community ties provided loyal customers, emotional support, and informal capital.

Mentorship — when culturally aligned and empathetic — proved transformative, as did participation in inclusive networks and accelerators.

Adaptability and continuous learning were universal traits: many founders self-educated through trial, online resources, and peer exchange. Family, faith, and cultural values instilled perseverance and humility, while authentic leadership and storytelling helped build visibility and credibility. Success was often defined not by rapid scale but by sustainability, impact, and legacy.

#### What would make the greatest impact

Interviewees consistently pointed to three systemic changes: dedicated and inclusive funding streams; stronger networks, mentorship, and visibility for ethnic women entrepreneurs; and greater representation in leadership and procurement opportunities. They called for culturally responsive business support, simplified regulatory navigation, and celebration of diverse success stories.

Collectively, these voices affirm that enabling ethnic women entrepreneurs is not only a matter of equity — it is an investment in New Zealand's innovation, resilience, and social cohesion.

"I'm proud of the team we have built awesome human beings who've been able to work together to solve problems that society has."

"It is infinitely harder as a young female with a name like mine to secure funding. A very senior and experienced executive told me she had never seen a business of my maturity have to go through the hoops I needed to."

"I've had amazing mentors – often men in my career who have helped me. Also had great opportunities to be part of networks where I felt I belonged."

# Dr Angela Lim

CEO and Co-founder – Clearhead www.myclearhead.com

Dr Angela Lim is a pioneering healthcare entrepreneur who transformed her medical background into a mission to revolutionise mental health support. Born in Malaysia and raised between Malaysia and Singapore, Angela's early life was characterised by discipline and independence, commuting daily across borders for her education.

After completing her medical training in New Zealand, Angela transitioned from paediatric medicine to entrepreneurship, driven by a desire to create systemic change in healthcare delivery. In 2018, she cofounded Clearhead, an innovative workplace wellbeing EAP provider that ensures personalised mental healthcare is accessible to everyone 24/7, and an early adopter of AI in mental health support.

Having completed research at Harvard and with over 15 years of healthcare innovation experience, Angela recognised critical gaps in public mental health systems. Clearhead emerged as a solution, initially designed as a public good free for everyone, before pivoting to corporate wellness to maintain financial sustainability. Today, the company is a modern EAP provider, serving over 500 companies across Australia and New Zealand, with a network of nearly 1,000 therapists.

Angela's entrepreneurial journey wasn't without challenges. As a young, ethnic woman entrepreneur, she encountered significant network and perception barriers. The "Wellington club" mentality of older white male decision-makers made initial government engagement difficult. Undeterred, she strategically shifted towards corporate markets, which offered more meritocratic problem-solving approaches.

Supported by her co-founder and a dedicated team, Angela built Clearhead on the principle of providing accessible, timely mental health support. The platform now helps employers manage their psychosocial risks, while providing employees with personalised matches to the best therapist for their needs.

Her achievements extend beyond business metrics. Clearhead has helped people with significant mental health challenges including people thinking of self-harm, and preventing suicide attempts. Angela demonstrated that seemingly insurmountable societal challenges can be solved through innovative thinking and persistent effort.

Looking forward, Angela aims to increase brand awareness and market share in Australia and New Zealand. She remains committed to her immigrant narrative of gratitude and giving back, viewing her entrepreneurial journey as an opportunity to create meaningful societal impact.

For aspiring entrepreneurs, particularly women from ethnic backgrounds, Angela's advice is clear: understand the sacrifices entrepreneurship demands, be clear about your purpose, surround yourself with supportive networks, and never stop evolving.



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Entrepreneurship is often not about the best solutions or most money, but about those who don't give up, keep showing up, and continue evolving.

### Diana Sharma

Co-founder and CEO – Mission Ready HQ www.missionreadyhq.com

Diana Sharma is the Mission Director, CEO and co-founder of Mission Ready, an innovative for-purpose enterprise bridging the skills to employment gap in the tech sector through its unique tech career accelerators. Focused on the future of work and its impact on developing the next workforce, she is also a passionate advocate of ethical technology and making education accessible, affordable and relevant.

Born in Kuwait and raised across different cultures, Diana's entrepreneurial journey began after successful corporate roles in training and business development at Unitec. In 2018, she co-founded Mission Ready with a revolutionary mission: bridging the skills gap in the tech industry while creating opportunities for those traditionally underserved. Her organisation provides comprehensive tech training programs for career changers, high school students, and professionals, with a unique social impact model that allocates profits towards scholarships.

Mission Ready has achieved remarkable success, certifying over 1,000 students and maintaining an impressive 83% employment success rate. The organisation has grown from a startup to a robust enterprise with 30 employees representing 15 different ethnic backgrounds, demonstrating Diana's commitment to diversity and inclusion.

Diana's entrepreneurial path wasn't without challenges. She navigated significant obstacles, including financial strain in the initial years, systemic bureaucratic hurdles in education, and the disruptive impact of COVID-19. Her resilience, shaped by early life experiences like surviving the Iraq invasion of Kuwait, helped her persist through difficult periods.

Key to her success has been a strong support system, including her husband, an advisory board, and a team deeply committed to the organisation's mission. Diana's leadership philosophy emphasises creating safe, inclusive environments and leading with gratitude and service.

Her cultural background has significantly influenced her approach, instilling values of resilience, humility, and community service. She has transformed personal challenges like cultural identity struggles and career transition barriers into strengths that drive her business forward.

Looking ahead, Diana aims to expand Mission Ready internationally, having already launched in Australia with plans to enter Southeast Asian markets. She envisions developing more tech platforms, creating reskilling initiatives, and continuing to break down barriers in tech education and employment.

Diana's journey exemplifies how purpose-driven entrepreneurship can create meaningful social change, offering hope and practical pathways for individuals seeking to enter the tech industry, regardless of their background.



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Work to your strengths, and if you can find purpose in the business that you're trying to develop, you will stick with it longer. So lead with heart and service.

## Sam Park

Chief Operating Officer - Park Group korure.com korurepets.com

Sam Park is the Chief Operating Officer of Park Group, the parent company of Kōrure and Kōrure Pets, both of which are committed to advancing health and wellness through natural, sustainably sourced New Zealand supplements. With a strong background in operations and strategic growth, Sam plays a pivotal role in scaling the group's innovative health and wellness brands.

Born in Daejeon, South Korea, Sam's entrepreneurial journey began uniquely. At 11, she fell in love with New Zealand during a cultural exchange programme and subsequently convinced her family to allow her to relocate. Growing up in Christchurch, she studied law and languages, developing a multilingual skill set that would later prove invaluable in international business.

Her entrepreneurial path emerged organically through family collaboration. Initially working in corporate roles, Sam and her brother discovered that many "New Zealand" supplements weren't truly locally sourced. This revelation inspired them to create authentic, ethical supplements using genuine New Zealand ingredients.

The company's breakthrough came unexpectedly when their dog's arthritis dramatically improved after using their Kōrure green-lipped mussel supplements. This personal experience led to the creation of Kōrure Pets, which has since expanded to export supplements to 13 countries, predominantly in Asia.

Throughout her corporate journey, Sam confronted significant challenges, including workplace sexism and ageism. As a young Asian woman, she frequently encountered prejudice, with people assuming male leadership. Rather than being deterred, she used these experiences to strengthen her resolve, focusing on building a company that values skills, work ethic, and individual potential over traditional stereotypes.

Her leadership has been characterised by a holistic approach. She emphasises the importance of networking, mentorship, and creating supportive ecosystems for emerging entrepreneurs, particularly ethnic women. Her future aspirations include expanding into waste management solutions, developing plant-based products, and continuing to put New Zealand on the global supplement market map.

Sam's vision extends beyond business success. She aims to create supportive networks for ethnic women entrepreneurs, addressing systemic barriers and providing platforms for collaboration and growth. Her commitment to ethical business practices, sustainable innovation, and community empowerment makes her a remarkable leader in New Zealand's entrepreneurial landscape.

Her leadership has been instrumental in fostering innovation, operational excellence, and sustainable growth, positioning Park Group as a leading force in the natural health industry.



We got great support from the University of Canterbury Centre for Entrepreneurship. A lot of mentors helped us and so now we go and mentor other students to give back.

### Ankita Dhakar

Founder, Capture the Bug (PTaaS) https://capturethebug.xyz/

Ankita Dhakar is a pioneering figure in New Zealand's cybersecurity space, bringing a fresh, founder-led voice and mission-driven mindset to an industry rarely seen as inclusive. Based in Hamilton, she founded Capture the Bug, a Penetration Testing as a Service (PTaaS) platform that makes enterprise-grade security testing accessible to startups, SMEs, and large enterprises. Through on-demand and recurring penetration testing, Capture the Bug helps organisations continuously find and fix vulnerabilities - without the complexity, cost, and gatekeeping that have traditionally surrounded cybersecurity.

Originally from India, Ankita came to New Zealand to pursue further studies, quickly realising that her true passion didn't lie in a traditional IT role or working under uninspiring managers, but in building something that could make a real impact.

"When I started SecurityLit, I realised most pentesting was just a yearly compliance exercise. There was no focus on continuous security. That insight is what pushed me to build Capture the Bug as a PTaaS platform instead of just another consultancy."

Her journey has been marked by both challenge and opportunity. As a woman of colour in cybersecurity-and someone who did not come from a traditional cyber background-Ankita often felt the odds were stacked against her. Instead of seeing that as a ceiling, she turned it into fuel. She embraced a relentless self-learning mindset, a bias for action, and the courage to keep going when doors didn't open easily.

Under her leadership, Capture the Bug has grown into a trusted PTaaS partner for organisations across New Zealand and abroad, including several NZX-listed companies and international SaaS businesses. The company runs a distributed tech team across India, New Zealand, and Australia, blending global talent with strong ANZ market insight.

A strong sense of purpose runs through Ankita's work. With Capture the Bug, she's rethinking how pentesting is delivered-making it continuous, transparent, and accessible. Her focus is on removing jargon, simplifying engagement, and giving companies of all sizes the same level of security insight once reserved for big enterprises. Beyond building the platform, she stays active in the community-speaking on panels, mentoring emerging founders, and championing women and ethnic voices in tech.

Ankita's story stands out not just because of her business achievements, but because of the way she bridges worlds-migrant and Kiwi, technical and entrepreneurial, local and global. In doing so, she exemplifies the role of a migrant ethnic woman founder who is reshaping her industry, building visibility and opportunity for those who follow, and expanding what entrepreneurship and deep-tech leadership can look like in Aotearoa.

Her advice to young ethnic women is simple but powerful: "Go for it. You might fail, but you will learn more. Don't wait to be picked. Pick yourself. You have to be willing to back yourself and take the risk."



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Being a woman in cyber is challenging; being a migrant ethnic woman is even more challenging. We didn't go to school here. We didn't have the connections and credibility when we started out. People laughed at my accent... I learnt that you have to create your own opportunities, build your own connections, and back yourself when no one else will.

# Challenges faced

Since migrating to New Zealand I now have an extra label – I am now a woman of colour. So that's something else I have to deal with.

Ethnic women entrepreneurs face multiple and intersecting challenges that reflect the combined effects of gender, ethnicity, migration status, and systemic bias. While entrepreneurship is often a pathway to independence and empowerment, the journey for many ethnic women interviewed is characterised by structural barriers, cultural disconnects, and persistent under-representation. This section summarises key challenges identified through interviews and research.

#### **Funding and financial barriers**

Access to capital remains the most consistent challenge. Many interviewees found themselves shut out of mainstream funding networks for loans, grants, and investment.

Interviewees felt that banks and investors often perceive women and migrant-owned enterprises as higher-risk. Loans, when available, may come with stricter collateral requirements. Limited credit history, lack of guarantors, or unfamiliarity with New Zealand's financial systems exacerbate these barriers.

As a result, many rely on personal savings, constraining growth and leaving them financially vulnerable. These inequities are magnified for businesses operating in low-margin sectors where cashflow is already tight.

"Others get funded on potential. We get funded on results."

#### Systemic bias and representation

Ethnic women interviewed repeatedly described experiences of systemic bias, discrimination, and exclusion across business and investment ecosystems. They felt under-represented in leadership and decision-making spaces, while diversity initiatives can feel tokenistic or "tick-box".

"I've been to so many meetings where people assumed I was the employee not the boss. No one shook my hand, even as recently as three years ago."

Bias manifests in assumptions about credibility and scale — businesses owned by women of colour are more likely to be viewed as "small" or "side hustles." Some face ageism or sexism, and others report that motherhood is seen as evidence of an "unsustainable business model."

A lack of ethnic and gender diversity among funders, mentors, and start-up programme leaders reinforces exclusion and narrows the definition of what success looks like.

Some interviewees also felt their business ideas and models were not recognised or acknowledged simply because they didn't come from "the mainstream".

"People assume you're running a side hustle. They don't realise you're employing people, paying taxes, creating real value."

"Solutions should be based on their merit – not on who suggested them."

"It's not just what you know; it's who knows you."

#### Networking, mentorship, and peer support

Limited access to professional networks, mentors, and peer communities is a persistent constraint — particularly for first-time or newly arrived entrepreneurs. Networks play a critical role in opening doors to investors, suppliers, and customers, yet many ethnic women interviewed said they lacked the relational capital that others inherit through established business or alumni networks.

Existing mentorship programmes are often generic, short-term, or led by people who lack cultural understanding. Participants expressed a desire for culturally aligned mentoring and peer-to-peer spaces where they can share lived experiences without fear of judgment.

Without these networks, opportunities for collaboration, innovation, and visibility remain limited, reinforcing cycles of under-representation. One woman described her experience of a well-known incubator as being particularly problematic where the mentors she had been assigned had no knowledge and understanding of the type of business she was building and the desire to leave a legacy for family rather than become a millionaire.

#### **Cultural and language barriers**

Language proficiency, communication styles, and cultural norms significantly affect confidence, visibility, and access to support. Some ethnic women entrepreneurs described difficulty navigating meetings, pitches, or paperwork, especially when technical or legal terminology is involved.

Cultural differences — such as modesty in self-promotion, indirect communication, or reluctance to challenge authority — can disadvantage entrepreneurs in competitive, Western-style business environments that reward assertiveness and networking.

These factors also affect access to markets: marketing and product positioning can be misaligned with mainstream consumer expectations, leading to limited market penetration outside ethnic communities.

"We are often underestimated. Our voice is not loud enough to be heard and self-promotion is something that is culturally problematic."

"People need to have an open mind – whether someone is speaking broken English or with an accent."

"You get labelled for doing anything outside the square."

#### Migrant identity and navigating unfamiliar systems

For many ethnic women entrepreneurs, their migrant identity compounds these challenges. New arrivals must decode unfamiliar systems — from business registration and taxation to employment and immigration compliance — often with limited guidance.

Visa restrictions can limit access to certain grants or procurement opportunities, while unrecognised overseas qualifications or experience contribute to an education and skills gap. Some women possess significant international expertise that is undervalued in the local market; others lack access to targeted, industry-specific training that bridges those gaps.

The business regulatory landscape — encompassing tax, employment law, health and safety, and product standards — was described as complex and intimidating. For microenterprises and startups, compliance costs consume a disproportionate share of time and revenue. Access to professional legal or accounting advice is limited by cost.

In addition, there are cultural challenges in some ethnic communities around the roles of women and the professions girls should aspire to.

"The legal stuff was a nightmare. I couldn't afford a lawyer, so I spent nights decoding policy language."

"Growing up I was told girls could be a nurse, teacher or housekeeper."

#### Market access, brand visibility, and competition

Limited access to mainstream markets and customer data hampers growth. Some entrepreneurs operate primarily within their own ethnic or community networks, effectively forming a parallel ecosystem disconnected from the broader economy.

Mainstream marketing channels, retail shelf space, and digital advertising often demand resources and relationships that smaller businesses lack. Cultural misalignment — from packaging design to brand storytelling — can also affect how products and services are perceived. The result is reduced visibility and difficulty scaling beyond local or community-based audiences.

"We know our community market inside out, but crossing over to the mainstream is like breaking a glass wall."

#### Technology and infrastructure gaps

While digital transformation offers new opportunities, smaller and migrant-owned enterprises can face unequal access to technology, digital skills, and infrastructure. Some lack the confidence or expertise to adopt e-commerce, manage digital marketing, or use data analytics for growth. Others are constrained by cost barriers or unreliable digital connectivity, especially in regional areas.

These disparities can limit participation in online marketplaces and exclude businesses from procurement systems that rely on digital capability.

# Education, skills, and recognition of overseas qualifications

Several participants, both from the interviews and Business Roundtable, highlighted challenges with qualification recognition and limited access to industry-specific upskilling. Overseas credentials are often discounted or require costly recertification. This not only undermines confidence but delays entry into higher-value industries such as technology and professional services.

Several entrepreneurs said either their own entrepreneurial journey or that of others started because of being unable to secure meaningful employment or once employed, have opportunities to grow/be promoted by their employer as a result of lacking New Zealand qualifications and/or experience.

Conversely, some ethnic women entrepreneurs lack formal training altogether, having entered entrepreneurship through necessity or opportunity.

"We face a unique set of problems. Our education is not directly transferable or recognized, we lack connections, we don't speak the local lingo – it all acts as a barrier. Our people feel like they aren't just competing with Kiwis but each other."

"Despite being most qualified, I never got any promotion. I wasn't really happy in the jobs I had."

#### Work-life balance and mental health

Balancing business demands with family, caregiving, and community responsibilities is one of the most significant personal challenges identified. Many ethnic women entrepreneurs juggle multiple roles — entrepreneur, parent, partner, employee, caregiver — without adequate support, and in an environment unfamiliar to them.

This constant pressure contributes to burnout, stress, and mental-health challenges. The stigma surrounding mental health in some cultures prevents open discussion or help-seeking.

Affordable childcare, flexible work arrangements, and community-based wellbeing initiatives were identified as essential supports for sustaining entrepreneurship among women.

"You have to work twice as hard to prove you belong in rooms that weren't designed for you."

#### Confidence, visibility, and leadership

Several interviewees expressed difficulty being seen, heard, and recognised in mainstream business forums. A lack of representation in leadership, media, and conference spaces reinforces invisibility and undermines confidence.

Interviewees described feeling overlooked in male-dominated industries or excluded from speaking roles and advisory boards.

For some, low confidence stems from internalised messages about worth or belonging; for others, it reflects the external barriers of gatekeeping and bias.

"In the early days, when we were getting interviewed a lot, even by ethnic media, they would interview my male co-founders and not talk to me. I decided I wouldn't let them treat me like that. I was also a co-founder."

"I can add value. I can speak and not just as a DEI speaker – but we don't get the opportunity to share our stories."

Building visibility requires deliberate inclusion strategies: showcasing ethnic women entrepreneurs in public campaigns, recognising their contributions through awards, and amplifying their voices in decision-making.

One entrepreneur mentioned taking a deliberate approach to enter her business and herself in mainstream awards as a way of securing recognition and acceptance. While that strategy has now paid off for her and her business, it took decades of rejections and work to reach that summit.

"There were lots of challenges – ethnicity, age, sex – it was hard being a young female in the tech industry. The bias when you are a minority is very real."

"We can't be what we can't see. As a result of my experience, I have a strong drive to role model for my daughters."

#### Intersectionality and invisible labour

The intersection of gender, ethnicity, and migration multiplies disadvantage. Many entrepreneurs interviewed also shoulder invisible labour — as translators, cultural mediators, or unpaid contributors to community wellbeing. This work sustains families and communities but remains economically unrecognised, reducing time and energy for business growth.

Addressing these inequities requires policies and programmes that acknowledge the full social context of ethnic women's entrepreneurship, not only its economic dimensions.

"There's a lot out there on paper, but when you walk through the door, you feel like you don't belong."

Ethnic women entrepreneurs contribute significantly to New Zealand's innovation, diversity, and community resilience. Yet the interviewees felt that their potential remains constrained by structural, cultural, and systemic barriers that limit access to capital, networks, markets, and recognition.

Research undertaken by BERL for the Ministry for Ethnic Communities: *Barriers to Business*" also found that ethnic women entrepreneurs are more likely to operate at the micro-business level and rely on personal savings, with limited access to tailored business advice, mentors, or procurement pipelines.

There is a lack of culturally appropriate accelerators, access to angel investment or government procurement opportunities, and little effort to track ethnic and gender diversity in entrepreneurship through official datasets. This results in missed innovation, missed exports, and missed job creation—not just for ethnic women entrepreneurs themselves, but for the communities they support.

# Hamilee Repasa

CEO and Co-founder – MyRepsoft https://myrepsoft.com/

Hamilee Repasa is a testament to resilience, innovation, and entrepreneurial spirit. As the CEO and co-founder of MyRepsoft, she has transformed a personal challenge in her workplace into a groundbreaking technology solution for finance workflow automation.

Originally from the Philippines, Hamilee migrated to New Zealand in 2007, bringing with her a rich tapestry of experiences that would shape her entrepreneurial journey. Her path to business ownership was not linear but driven by a deep-seated desire to simplify complex processes and create meaningful change.

Working in a global company, Hamilee encountered significant challenges in financial reporting, accounts processing and hiring. Rather than accepting inefficient manual interventions, she collaborated with her husband, a software architect, to develop an innovative automation solution. This led to the birth of MyRepsoft, a tech startup focused on universal intelligent data extraction.

Securing a substantial R&D grant from Callaghan Innovation was a pivotal moment, validating her vision and providing crucial early-stage funding. With one Fortune 500 company already on board as a customer, Hamilee is now strategically positioning MyRepsoft to tackle the massive market of manually processed invoices in the United States.

Her entrepreneurial approach is deeply influenced by her Filipino cultural background – characterised by optimism, community support, and finding joy in simplicity. As a young mother who rebuilt her life after her first marriage broke, Hamilee embodies resilience. She has transformed potential barriers into strengths, involving her children in the business and creating a true family enterprise.

Hamilee's aspirations extend beyond commercial success. She aims to contribute to New Zealand's economic landscape by creating employment, driving innovation, and demonstrating the potential of tech solutions developed by ethnic women entrepreneurs.

Her advice to emerging entrepreneurs is powerful: ignore biases, blend into the local culture, and remain genuinely curious. By maintaining an unwavering belief in her capabilities and vision, Hamilee is not just building a business, but challenging systemic limitations and inspiring a new generation of diverse tech innovators.

With plans to expand into the US market and develop advanced Aldriven functionalities, Hamilee is a dynamic entrepreneur transforming the future of financial technology, one intelligent data extraction at a time.



I know we're

I know we're disadvantaged as ethnic women entrepreneurs, but mindset matters. We have to remain positive, be curious, open and genuinely interested in others.

## Olena Williams

Founder - Olena Williams Media

Olena Williams is the founder of Olena Williams Media, a digital marketing agency based in Taranaki, New Zealand. Her agency specialises in Social Media Management, Digital Events Marketing and Personal Branding.

A Ukrainian-Russian-Korean-New Zealander, she has a passion for ethnic food and culture. Olena is an avid foodie, she is a member of the New Zealand Guild of Food Writers and hosts a weekly radio show devoted to food at The Most FM, Taranaki. With the team of Taranaki Multiethnic Council, Olena helps to celebrate many cultures that contribute to the canvas of the region.

A resilient entrepreneur with a rich multicultural background, Olena immigrated to New Zealand in 2003, bringing with her a wealth of corporate experience from Ukraine's telecommunications sector. Her entrepreneurial journey began unexpectedly, transforming from cooking classes to a thriving social media agency.

Initially struggling to find her place in New Zealand's job market, Olena discovered her true calling by leveraging her marketing expertise. She started with innovative mobile cooking classes that gained media attention, which eventually led to the creation of her media agency. Her unique approach of becoming the "selfie queen of Taranaki" helped her build a distinctive personal brand and network.

Olena has successfully navigated numerous challenges faced by ethnic entrepreneurs, including language barriers, qualification recognition, and cultural perceptions. She overcame these obstacles through persistent networking, continuous learning, and a collaborative approach. Her involvement with the Multi-Ethnic Council of Taranaki and local Chamber of Commerce demonstrates her commitment to supporting immigrant entrepreneurs.

Her business philosophy centres on collaboration over competition, emphasising the importance of building supportive communities. With a team of two locals and a remote contractor in India, Olena primarily serves small businesses across New Zealand, typically working with clients for about three years before helping them become self-sufficient.

Looking forward, Olena aims to expand her educational and speaking engagements, providing support and mentorship to emerging entrepreneurs, particularly those from ethnic backgrounds. She envisions creating more platforms to celebrate local success stories and provide practical support for newcomers navigating New Zealand's business landscape.

Beyond business, Olena remains deeply connected to her roots, maintaining a nuanced perspective on her Ukrainian heritage while embracing her new home in Taranaki. Her journey exemplifies resilience, adaptability, and the power of community in entrepreneurial success.



If you want to succeed, you need to put yourself first, your mental wellbeing, your cash flow, your education.

## Nimeesha Odedra

Co-founder – Sobhna's www.sobhnas.co.nz

Nimeesha Odedra is a dynamic entrepreneur who has transformed her mother Sobhna's hobby business into a thriving culinary enterprise that challenges traditional expectations of migrant women in business. Cofounding Sobhna's, an Indian curry paste and spice blend company, Nimeesha has navigated complex entrepreneurial landscapes with remarkable resilience and cultural insight.

Her journey began unexpectedly during the COVID-19 pandemic. While completing her PhD in women's career experiences, Nimeesha pivoted to support her mother's nascent business. What started as a local farmers' market venture quickly evolved into a nationwide brand, available in supermarkets and celebrated for its authentic flavours and community-driven approach.

Nimeesha's path was not without significant challenges. As an ethnic woman entrepreneur, she encountered systemic barriers including limited access to mentorship, investor bias, and cultural expectations that often discouraged women from pursuing business ownership. The supermarket duopoly's demanding margins threatened business sustainability, pushing Nimeesha to innovate through cooking classes and strategic product development.

Her cultural background became both a strength and a challenge. Coming from a community that values collective support, Nimeesha built a robust customer base through transparency and genuine connection. She leveraged social media to educate customers about her products, growing from 70 to thousands of followers by sharing recipes, stories, and creating a sense of community.

Key to her success has been her partnership with her mother, transforming a hobby business into a professional enterprise. Together, they've developed a brand that represents more than just food – it's a narrative of migrant resilience, family collaboration, and cultural pride.

Looking forward, Nimeesha hopes to see more resources for ethnic women entrepreneurs. She envisions programmes that provide practical skills, mentorship, and opportunities for women who want to start businesses but lack traditional support structures. Her ultimate goal is to inspire other migrant women to take entrepreneurial risks and challenge societal expectations.

With her academic background, entrepreneurial spirit, and commitment to community empowerment, Nimeesha continues to redefine success on her own terms, one curry paste at a time.



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There is so much emphasis on unicorns and we've ignored women who just want to build a business to support their family because they can't do or get a 9 to 5 (job).

### Ezel Kokcu

Serial entrepreneur

Ezel Kokcu discovered her passion early, leaving her computer science degree to develop her first mobile app. At 18, she co-founded STQRY, a storytelling app for museums that rapidly scaled to 60 staff, operating in 15 countries with over 500 global clients. The company raised an impressive \$10.5 million in domestic and American investment, with Ezel leading as product manager and navigating complex business landscapes as a young ethnic woman.

Subsequent ventures included Non-Stop Ticks, a ticketing business sold within a year, and Passphere, a ticketing platform that merged with an established 15-year-old ticketing company. She currently serves as Product Lead at Skills Consulting Group and on the Bring People Dancing board, with previous appointments on the Enable Health and Student Job Search boards, demonstrating her diverse professional interests.

Her latest venture, Nectar Beverages, a wine-based RTD (ready-to-drink) business, reflects her entrepreneurial spirit. The company has secured a major contract with a New Zealand supermarket chain, with ambitious plans to expand into international markets including Australia, Fiji, the US, UK, and several Asian countries.

Throughout her career, Ezel has confronted significant challenges, including gender and ethnic bias in investment circles. She consistently overcame these obstacles through deep product knowledge, unwavering perseverance, and strategic partnerships, including several mentors. Her resilience stems from her immigrant background, where she learned to navigate cultural challenges from a young age.

Born in Istanbul and immigrating to Nelson with her family at four years old, Ezel learnt adaptability early on. The adversities faced by her migrant parents in their own entrepreneurial journey in New Zealand, and their values of hard work and perseverance shaped her work ethic.

Ezel's future aspirations include expanding Nectar globally, exploring businesses in different industries, and continuing to balance entrepreneurship with her role as a mother. She remains committed to supporting other ethnic women entrepreneurs and believes strongly in investing in people as New Zealand's most valuable export.

Her advice to young entrepreneurs encapsulates her approach: persevere, learn from every experience, and enjoy the journey. With her track record of innovation and resilience, Ezel represents a powerful example of successful multicultural entrepreneurship in New Zealand.



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I've had to work infinitely harder with a name like mine. People talk about taking risks and failing, but when you fail as a minority you get absolutely villainised. So you understand that you cannot afford to fail.

# Success factors

I came from a small village. I was very shy. New Zealand gave me a very different opportunity to learn. The people here are nice and friendly. I got a lot of chances and I'm proud of what I achieved and the business I have built. Now I travel around the world to meet my clients.

Despite the systemic barriers they face, ethnic women entrepreneurs demonstrate extraordinary resilience, innovation, and impact. Their success stories are grounded not only in commercial achievement but in purpose-driven leadership, community connection, and the ability to continuously learn, adapt, and uplift others. Of the women interviewed, several had built multi-million-dollar businesses, a couple had successfully exited their first ventures, a number were exporters to several markets, and all were driven by creating lasting, meaningful impact, against all odds.

And while there are barriers, interviewees also noted the opportunities that living in New Zealand provides which may not have been possible elsewhere in the world for them. New Zealand was also seen as a less competitive environment in which to grow a business from.

This section outlines the key enablers that have helped these women overcome obstacles and build sustainable, meaningful enterprises.

#### Purpose, passion, and personal values

For many interviewees, entrepreneurship began not with a business plan but with a deep sense of purpose — a desire to solve a problem they had personally experienced or witnessed in their communities. Their ventures are often born from lived realities of exclusion, under-representation, or cultural invisibility, and their motivation extends beyond profit to purpose.

These women position their businesses as vehicles for social good — addressing gaps in education, health, food security, or cultural understanding. This strong values foundation provides resilience in challenging times, guiding decision-making and keeping purpose at the centre even when resources are scarce.

Purpose also builds credibility. Customers, employees, and partners are drawn to businesses that stand for something beyond commercial gain, creating authentic brands with long-term loyalty.

Interviewees noted that ethnic businesses are often family businesses and interested in legacy.

"Our business was born from a shared belief that education should be accessible to all."

"We are not simply profit driven. In fact, we deliberately set aside profits for purpose. The impact on so many lives is a great legacy."

"A lot of ethnic businesses are family businesses. We play the long game like Māori. We aren't looking for immediate returns.

#### Community connection and social capital

A deep connection to community emerged as one of the most powerful enablers of success. Many entrepreneurs described their businesses as extensions of their identity and culture — designed to celebrate heritage, uplift others, and create belonging.

Community ties provide multiple advantages: emotional support, word-of-mouth marketing, access to informal finance, and loyal customers who share their story. Some entrepreneurs also act as community connectors, providing jobs, training, and inspiration to others from similar backgrounds.

For migrant entrepreneurs, cultural communities often serve as a springboard — a safe base from which to learn and grow before expanding into mainstream markets.

"I started my business because I missed the food I had grown up with. I knew I wasn't alone in feeling that way, so I decided to help change that."

"We have spent time and effort in building our community of customers and supporters. They are our greatest champions."

#### Mentorship, role models, and representation

Mentorship — whether formal or informal — is a critical success factor. Some interviewees cited business partners (often men), and mentors who guided them through business decisions, provided encouragement, or opened doors to funding and networks. Seeing other women of colour in leadership roles was often transformative.

Where formal mentorship programmes were unavailable, these women actively sought out peer mentors, industry contacts, or online communities. Some now serve as mentors themselves, intentionally paying forward the guidance they wished they had.

Mentorship also combats isolation and boosts confidence. Role models validate that success is possible and that cultural identity is a strength, not a liability. Some noted the importance of having mentors who understood their cultural drivers and business sector.

"There are lots of mentors but finding one that specifically understands our challenges, our cultural ways of working – that's harder."

#### Partners, networks, collaboration, and peer learning

Many successful entrepreneurs emphasised the importance of trusted networks and collaborations — with other entrepreneurs, industry groups, and incubator or accelerator programmes. These connections created opportunities for joint ventures, shared resources, and collective visibility.

Networking spaces that are inclusive and culturally responsive enable women to build relational capital — a form of social currency often just as valuable as financial capital.

Collaboration also provides emotional reinforcement and shared learning, especially among founders navigating similar challenges such as funding, compliance, or growth.

"We rely on our education, but you still need connections, a community of support. You need your own tribe."

"It has been great to have my co-founder as a support. I don't do this alone. We are a team and that gives me confidence."

Where traditional business networks felt exclusive or intimidating, many built their own community-based ecosystems — women's collectives, or digital forums — that foster solidarity and shared knowledge.

Some interviewees also highlighted the importance of having the right business partner.

#### Adaptability, continuous learning, and self-education

Adaptability was a universal theme among interviewees. Many had taught themselves legal, financial, or marketing skills through online courses, podcasts, or trial and error. For some the learning included learning about New Zealand.

The ability to self-educate and pivot allowed them to survive crises such as COVID-19 and adapt to new technologies, digital markets, and customer expectations. Learning was seen not as a one-off activity but a lifelong practice — rooted in curiosity and necessity.

Their willingness to evolve, coupled with persistence, underpins much of their success.

"I read the newspaper everyday – even the death notices."

"I didn't have any formal training in business, but I figured it out — one mistake at a time."

"We are hard workers. We can work long hours and be highly efficient. We don't expect recognition for everything we do."

#### Family, faith, and cultural values

For many of the women interviewed, success is deeply intertwined with family and cultural values that emphasise hard work, service, and collective wellbeing. Family members often contribute unpaid labour, childcare, or moral support. Faith and spirituality also play a grounding role, providing strength during uncertainty.

These values foster a sense of resilience and humility, balancing ambition with gratitude and social responsibility. Many interviewees described success not in individual terms, but as creating opportunities for others — "lifting as they climb."

Cultural acumen and international connections and networks were also identified as strong assets by entrepreneurs who run export businesses.

"We have many cultural strengths – our community, our family support. Being able to call on them is invaluable."

"My culture is 100% a strength. My mindset, work ethic and the ability to work with Asian clients – I can navigate this space effortlessly."

#### Confidence, visibility, and authentic leadership

Several interviewees noted that their turning point came when they began to own their story — recognising that their identity, accent, and lived experience were assets rather than barriers.

Building visibility — through awards, media profiles, speaking engagements, or social media storytelling — helped establish credibility and attract new opportunities.

Authentic leadership — leading with empathy, transparency, and cultural pride — not only builds strong teams but also resonates with customers and partners.

Interviewees noted the importance of demonstrating the impact and outcomes of their business or other initiatives to help build credibility. "In the early days I would take any criticism very personally. There aren't many people like me in my ecosystem. I would question my entire being."

"The moment I stopped trying to fit in and started standing out, everything changed."

# Access to supportive ecosystems and policy initiatives

While many interviewees succeeded despite systemic gaps, those who participated in business incubators, social-enterprise accelerators, or government-funded programmes reported tangible benefits. Access to coaching, seed grants, and networking events provided practical skills and confidence. Initiatives such as Callaghan Innovation's R&D grants, funding from Regional Business Partners, New Zealand Trade and Enterprise support for exporters, university accelerators and incubators were all identified as being particularly useful.

Some also benefited from migrant entrepreneurship initiatives, which provided visibility. Participants emphasised that targeted support — designed with cultural understanding and flexibility — can significantly accelerate success.

"When people believe in your potential, not just your numbers, it has a profound impact."

#### Resilience, grit and redefining success

Perhaps the most unifying factor is resilience — the ability to persevere through rejection, bias, or burnout. Many interviewees reframed adversity as learning and what gave them the strength to continue.

Some highlighted the adversities they had grown up with in their countries of birth, others noted the racism and discrimination, and bullying they encountered growing up in New Zealand.

Among the interviewees were women who had lived through war, political upheaval, devasting natural disasters, and marriage break-ups. They were in their own words: "survivors".

"Resilience is not about being tough all the time — it's about getting up again and again with purpose."

And without exception they all mentioned these experiences as factors that strengthened their determination and resolve to succeed, as well as a unique ability to remain calm in chaos and problem solve when others who had not faced similar challenge may falter.

Interviewee stories challenge traditional definitions of success: rather than rapid scaling or high profit margins, they define success as sustainability, community impact, and personal growth.

This mindset has allowed them to build enduring businesses and inspire others to follow.

"I built resilience from the time I was a toddler. When you face discrimination and hardship from that early in your life, when you see the hurtful things, people are saying to your migrant parents – you grow mentally and emotionally. It's hard for people to understand if they haven't been through adversity."

The stories of the ethnic women entrepreneurs in this report exemplify purpose-driven resilience. Their journeys reveal that success is not the absence of barriers but the ability to navigate them with courage, creativity, and community. Their achievements underscore the importance of creating ecosystems that recognise diverse definitions of success — where purpose, belonging, and wellbeing are valued alongside profit.

By investing in networks, mentorship, visibility, and culturally responsive support, New Zealand can enable more ethnic women entrepreneurs to thrive — turning resilience into ripple effects of innovation, leadership, and social change.

When asked what advice interviewees would give a younger women from their community, without exception, they all encouraged the next generation to "start it. Do it!"

Some were more cautionary in their advice. But all emphasized the importance of having a purpose, being of service and being clear about the problem needing a solution.

Entrepreneurship can be glamourised. But people need to go with their eyes wide open. Don't do it alone. Be very clear why you are doing it. And then it's just grit. It's not necessarily the ones with the money who succeed. It's the ones who keep showing up.

# Adlena Wong

Founder – Super Shiok Eats supershiokeats.nz

Adlena Wong is a Singaporean-born entrepreneur who has carved out a unique space in New Zealand's culinary landscape by preserving and celebrating Singaporean heritage food. Born to a mixed heritage family - with a Chinese father and Malay mother - Adlena moved to New Zealand seven years ago, bringing with her a rich culinary tradition and a passion for authentic Singaporean cuisine.

Her business, Super Shiok Eats, emerged from a deeply personal place of homesickness during the COVID-19 pandemic. Recognising that many expatriates were missing the tastes of home, she began creating traditional dishes like bak chor mee (Singaporean minced meat noodles). Her approach goes beyond mere food preparation; she aims to transport customers back to specific memories and experiences of Singapore.

As an ethnic woman entrepreneur, Adlena has navigated significant challenges. She discovered a new identity as a "woman of colour" upon arriving in New Zealand, facing the additional complexity of explaining herself in a new cultural context. The business landscape presented further obstacles, including limited recognition and investment opportunities for ethnic women entrepreneurs.

Undeterred, Adlena has leveraged her mixed heritage, pragmatic Singaporean upbringing, and strong community connections to build her business. She bootstrapped her venture, relying heavily on customer feedback and testing with groups like the Singapore Student Association. Her daughters have been crucial supporters, with her 11-year-old already expressing interest in potentially taking over the business.

Currently, Adlena sells through direct orders and markets, with plans to scale through product development like her bak chor mee noodle kit. Her ultimate aspiration is to create an elevated brand that challenges stereotypes about Asian food, potentially getting her products onto shelves in Singapore - a symbolic homecoming.

Looking forward, she aims to preserve Singaporean culinary traditions, create opportunities for community connection, and role model entrepreneurship for her daughters and other ethnic women. Her business is more than a food venture; it's a cultural preservation project that celebrates heritage, community, and the power of shared culinary experiences.

With over 15 years of experience in media and communications across Asia and New Zealand, Adlena believes food is a powerful way to tell stories about being a migrant — expressing identity, resilience, and belonging. Whether she's crafting a brand story or serving up noodles at a market, Adlena's goal is the same: to celebrate her heritage and lived experience and create communities and spaces where everyone feels seen and valued.



I have a very strong urge to role model for my girls. Coming here, first generation, not knowing the rules of the game, rules of engagement here. I want to ensure they don't face the same challenges.

## Shweta Pandkar

CEO and Co-founder - WismoPay https://wismopay.com/

Shweta Pandkar is a resilient entrepreneur and business leader who has navigated complex professional landscapes with determination and strategic thinking. Born into a business-oriented family in India, Shweta's career journey has been marked by persistent challenges and transformative experiences.

Initially trained in hotel management, Shweta strategically chose to study in New Zealand, recognizing the potential for international credentials to enhance her career prospects. Her early professional experiences were characterised by repeated struggles to prove her worth in a system that often undervalued international experience.

Despite facing systemic barriers, Shweta successfully transitioned through multiple industries, primarily working in business growth, strategic partnership and consultation. Shweta began her entrepreneurial journey with her husband, with whom she ran businesses in the food and beverage service industry. When COVID-19 disrupted their ventures, they took strategic decisions to pivot and redirect their investments, turning potential setbacks into opportunities.

Her current venture, Wismopay, represents the culmination of her diverse professional experiences. This fintech startup is building New Zealand's next-generation financial infrastructure, delivering real-time, account-to-account payments while evolving into a digital asset and tokenisation platform. Aimed at empowering small businesses and consumers, Wismopay bridges today's payment gaps and accelerates financial participation, creating a resilient and inclusive digital economy by providing transparent, cost-effective financial solutions, complete with stablecoin readiness, future CBDC collaboration, and embedded financial services.

Throughout her career, Shweta confronted significant challenges as an ethnic woman entrepreneur in New Zealand. She consistently encountered subtle racism, gender bias, and systemic dismissal of her international qualifications. Her response was not confrontational but strategic - she focused on demonstrating her capabilities through action and continuous self-improvement.

Key to her success has been an unwavering belief in herself and a tenacious approach to professional development. Shweta's cultural background significantly influenced her entrepreneurial journey. Drawing from strong family values and a community-oriented perspective, she viewed her professional path as more than individual achievement - it was about creating value for a broader ecosystem.

Her advice to aspiring entrepreneurs, particularly women from ethnic backgrounds, is powerful and succinct: "believe in yourself, because no one else will". This philosophy has been the cornerstone of her remarkable journey from hospitality professional to fintech innovator.

Shweta exemplifies resilience, strategic thinking, and the power of selfbelief in overcoming professional barriers and creating meaningful entrepreneurial impact.



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You get underestimated a lot – sometimes just based on your name. Family and cultural values on the importance of being of service to society has kept me going.

## Maria Jose Alvarez

Managing Partner – WNT Ventures https://wntventures.co.nz/

Maria Jose (MJ) Alvarez is a Chilean-born venture capitalist and entrepreneur who has made significant strides in New Zealand's innovation ecosystem. Originally from the southern region of Chile near Patagonia, MJ grew up in a single-parent household with a teacher mother who instilled a strong work ethic and independence from an early age.

With a background in biotechnology engineering, MJ started her first business at 21 while still an undergraduate. She recognised early on that scientific innovations needed translators who could communicate their value effectively. This insight led her to become an entrepreneur, winning a startup competition and attracting angel investors in Chile.

In 2016, MJ made a bold move to New Zealand, driven by an intuitive connection to the country. Initially facing significant challenges, she encountered scepticism about her credentials and experience from Chile. Undeterred, she pursued a master's in bioscience enterprise and took on various roles to establish herself, including translation work and roles in venture capital.

Her career trajectory includes pivotal positions at the University of Auckland's commercialisation office and New Zealand Growth Capital Partners. In 2021, she joined WNT Ventures, quickly becoming a partner-a remarkable achievement as she is the only woman in New Zealand with equal partnership in a venture capital firm.

MJ has consistently confronted systemic barriers faced by ethnic women entrepreneurs. She experienced numerous instances of bias, including being mistaken for a secretary despite being a partner and facing scepticism about her professional capabilities. Her response was to remain resilient, leverage her strengths, and create opportunities for herself and others.

A key achievement is her commitment to diversity - at WNT Ventures, 36% of backed companies are female-led, significantly higher than other funds in New Zealand. She's also one of only five female partners in the country's venture capital landscape and the only Latina in the innovation ecosystem.

Her cultural strengths - a strong work ethic, comfort with conflict, and willingness to take risks - have been instrumental in her success. MJ is passionate about creating pathways for other ethnic entrepreneurs, advocating for community support, representation quotas, and breaking down systemic barriers.

Looking forward, MJ aims to grow WNT Ventures' fourth fund and continue supporting younger women in business. Her ultimate goal is to contribute to a more inclusive innovation ecosystem by opening doors for emerging ethnic entrepreneurs and challenging existing biases.



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Don't wait until you're 100% ready to go. You're always more capable than you think. Let other people tell you nodon't say no to opportunities yourself. Focus on potential, not barriers.

# Dr Shalini Divya

Founder and CEO – Tasman Ion www.tasmanion.com

Dr. Shalini Divya is a pioneering entrepreneur in the deep tech battery innovation space, founder of Tasman Ion, a multi award-winning startup developing ground breaking aluminium-ion battery technology. Originally from India, she holds a Bachelor and Master's degrees in chemistry and completed her PhD at Victoria University of Wellington, where her research on aluminium-ion batteries became the foundation for her entrepreneurial journey.

Driven by a vision to address energy poverty, Shalini transformed her academic research into a potential game-changing technology. Her business, which won the Startup World Cup, focuses on licensing innovative battery technology to major manufacturers like Sony and Samsung, with the ultimate goal of providing safer, cheaper battery alternatives for rural communities.

Currently, Tasman Ion has developed a prototype that offers significant advantages over existing battery technologies. The company aims to expand into Australia, India, China, and the US in the next three to four years.

Shalini has faced numerous challenges as a young, ethnic woman entrepreneur. She encountered casual sexism and ageism, particularly from potential investors who questioned her credentials and leadership capabilities. Initially, these experiences were deeply challenging, causing her to question her own worth and approach.

However, she developed remarkable resilience. She learned to compartmentalise criticism, seek support from mentors, and focus on her vision. She credits organisations like Kiwinet and MacDiarmid Institute for providing crucial support during her entrepreneurial journey.

Financial constraints have been another significant hurdle. As a deep tech startup requiring expensive equipment and specialised research, Tasman Ion struggled with funding limitations in New Zealand. Shalini navigated this by being strategic about investor relationships, maintaining ownership of 49% of her company's shares while seeking non-dilutive funding sources.

Her achievements include securing pre-seed funding from investors in New Zealand, Australia, and internationally, and being selected in the top 250 out of 10,000 global startup applications. Despite the challenges, she remains committed to her mission of creating innovative battery technology that can potentially eradicate energy poverty.

Shalini's journey exemplifies determination, scientific innovation, and entrepreneurial spirit, breaking barriers in the deep tech ecosystem while maintaining her core values of resilience and impact. Her advice to budding entrepreneurs is to not shy away from asking questions.



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When I started I didn't know what a term sheet meant, hadn't seen a shareholder's agreement. But I was determined to learn. I knew the solution I had was a cheaper, safer option and could make a real impact in the world.

# Recommendations

Ethnic women entrepreneurs are a vital and growing part of New Zealand's business landscape. They create jobs, drive innovation, and strengthen social cohesion through culturally rich and community-minded enterprises. To ensure ethnic women entrepreneurs are visible, supported, and enabled to thrive, interviewees recommended a range of actions, which have been grouped into the following eight actionable steps - under system-level, sector-level, and grassroots interventions.

### System-level recommendations

#### 1. Call for dedicated and inclusive funding streams

Funding remains the single greatest barrier to starting and scaling a business. Many ethnic women entrepreneurs struggle to access capital due to limited collateral, perceived risk, and exclusion from mainstream investor networks.



Funding is the single biggest barrier. It would make the most difference if it were addressed.



Dedicated funding streams (from government, philanthropy, and the private sector) that prioritise ethnic and migrant women can help close the gaps. These can include:

- Targeted government and philanthropic funds for ethnic women-led ventures.
- Microgrants, seed capital, and low-interest loans for startups and social enterprises.
- Equity-free startup grants and mentorship stipends that recognise the time required to build capability.
- Investor-readiness and financial-literacy programmes tailored to migrant contexts.

Culturally tailored financial instruments—such as trust-based microfinance and community-investment models—could be piloted through regional economic agencies, chambers of commerce or country/region-based business associations. Interviewees noted the support from the Ministry for Ethnic Communities, particularly in the regions, as being a positive initiative and would welcome more such events and opportunities.

Some interviewees noted the relative ease of starting a business in New Zealand, but the challenge of scaling it up. Funding and networks again were identified as key drivers for success.



New Zealand is a great place to start a business, but scaling up is harder depending on who you are, your networks and financial position.



Having a **one-stop portal** where new entrepreneurs can find all key information and link to resources, funding providers, agencies, etc. would help significantly demystify the process for ethnic entrepreneurs, many of whom are migrants and navigating new systems.

#### 2. Embed supplier diversity in procurement

Procurement policy is a powerful lever for inclusive growth. Opening public-sector and corporate supply chains to ethnic women-owned enterprises can transform opportunity into sustainable demand.



# Imagine what would happen if government contracts were truly accessible to us.



Possible actions include:

- Supplier-diversity targets and ring-fenced funding for women- and ethnic-owned businesses.
- Simplifying registration, tendering, and compliance processes for smaller or newly established firms.
- Providing supplier-readiness and mentoring programmes to help meet procurement standards

By embedding supplier diversity into national procurement frameworks, interviewees felt the government can model inclusion while strengthening New Zealand's innovation and productivity base.

#### 3. Foster inclusive leadership and representation

Representation at decision-making tables is both a symbol and driver of systemic change.



# We need to normalise our presence in business, in leadership, in success stories.



To ensure policy and programmes reflect lived realities, the interviewees suggested:

- Appointing more ethnic women to governance boards of business-support agencies, development organisations, and advisory groups.
- Requiring cultural-competency training in business incubators, accelerators, funding bodies, and procurement panels.
- Establishing an Ethnic Women's Entrepreneurship Taskforce to coordinate cross-agency action and advise Ministers on ongoing strategy.
- Collecting and publishing disaggregated data on business ownership by gender, ethnicity, and migration status to inform policy and track progress.

Visibility and leadership representation send a clear signal: diversity is not an add-on; it is integral to effective economic development.

### Sector-level recommendations

#### 4. Develop culturally responsive business support

Mainstream enterprise programmes can fail to meet the needs of ethnic and migrant women. Support must be co-designed with ethnic women, delivered in ways that are culturally resonant and practically useful.



There's a lot of talk about diversity, but the people running the workshops all look the same.



#### Possible actions include:

- Funding tailored business-training and advisory programmes that address language, cultural values, and visa challenges. These should include guidance on compliance, taxation, hiring, and exporting.
- Delivering content through diverse facilitators and in multiple languages.
- Integrating mental health, wellbeing, and work-life balance components recognising the pressures many women face.

Simplifying regulatory navigation—through clearer guidance, multilingual resources, and community-based advisory services—would greatly reduce entry barriers.

#### 5. Build a national Ethnic Women Entrepreneurs (EWE) Network

Connection and community are among the strongest enablers of success. A formal network will provide a shared identity and platform for peer learning, capability building, and advocacy.



# Just being part of a group like this already makes me feel stronger.



It is worth noting that an informal network of ethnic women entrepreneurs was created following the Ministry's roundtable earlier this year. From a membership of 40 on the day, including the women who attended the roundtable, the Ethnic Women Entrepreneurs Network has in just over a month more than doubled in size to more than a hundred members throughout the country. Members are actively supporting each other, organising smaller in-person get-togethers and championing each other's successes.

#### Proposed actions include:

- Supporting the network with access to subject matter experts, funders, mentors, and training opportunities.
- Leveraging existing structures such as NZTE's Women in Export, and regional incubators to amplify reach.
- Providing nominal funding for regional chapters and digital platforms to connect members nationwide.

This network should be community-led and co-governed by its members to ensure it remains relevant, inclusive, and action-oriented.

#### 6. Strengthen communication and visibility

Ethnic women entrepreneurs need to be seen, heard, and celebrated. Visibility builds confidence, attracts investment, and inspires future generations.



#### If you can't see it, you can't be it.



To improve data and storytelling, potential actions include:

- Collecting and sharing disaggregated data on business ownership by gender and ethnicity.
- Funding storytelling platforms, media partnerships, and business directories to showcase ethnic women's enterprises.
- Launching awards and recognition programmes to celebrate achievements.
- Partnering with ethnic media and community networks to reach early-stage entrepreneurs in multiple languages.
- Promoting relatable role models through case studies, videos, and digital campaigns.

Visibility and data are mutually reinforcing: what gets measured, and what gets seen, both matter.

### Grassroots-level recommendations

#### 7. Strengthen community networks, mentorship, and peer learning

Many ethnic women entrepreneurs succeed because of community connection and shared support. Mentorship and peer learning reduce isolation and accelerate growth.

Potential actions include:

- Expanding mentorship and training programmes delivered by people familiar with ethnic community contexts.
- Creating peer-to-peer circles and community-based incubators focused on collective success.
- Using trusted intermediaries—ethnic associations, cultural centres, and faith-based groups—to deliver information and guidance.
- Supporting and leveraging existing networks like Asians in Business which enable entrepreneurs to learn from each other in supportive and safe spaces.

Building networks from the ground up ensures inclusion of those who may not yet identify as entrepreneurs but have ideas and aspirations waiting to be realised.

Some women acknowledged that sometimes the support they needed was not only in terms of their businesses, but simply navigating life in New Zealand – for example understanding how the education and healthcare systems work. Those insights are more readily provided through local community networks.

#### 8. Institutionalise the learnings and continue the journey

This research represents insights that should not end with its publication. Institutionalising the findings ensures ongoing accountability and momentum.



# This project made me feel seen for the first time.



#### Potential next steps:

- Use this report and its participants as a foundation for future policy and programme design.
- Host a national panel and showcase event to share findings and celebrate ethnic women entrepreneurs' success stories.
- Maintain ongoing engagement with this cohort to co-create long-term strategic directions and identify emerging needs.
- Support academic research and evaluation to measure impact and inform continuous improvement, for example through the Women Entrepreneurship Centre at AUT.
- Offer access to learning that is grounded in practical application with short, sharp modules.
- Provide safe spaces for people to ask questions without being judged.

Embedding these learnings will ensure policy responses remain dynamic, evidence-based, and community-driven.

## Cross-cutting considerations

While each recommendation stands alone, several cross-cutting themes underpin all eight:

- Equity over equality: targeted, differentiated investment to close historic gaps.
- Co-design and partnership: ethnic women must be active shapers, not passive recipients, of policy.
- Data and accountability: progress should be measurable and publicly reported.
- Wellbeing and inclusion: success is defined not only by profit but by purpose, balance, and belonging.

Ethnic women entrepreneurs embody the spirit of Aotearoa's evolving economy — innovative, community-focused, and globally connected. Their success is not a matter of overcoming adversity alone, but of systems that recognise and nurture their strengths.

Implementing these eight steps — from dedicated funding and culturally responsive support to diverse leadership, data visibility, and national networks — will help move New Zealand closer to an inclusive entrepreneurship ecosystem that benefits everyone.

By investing in ethnic women entrepreneurs, Aotearoa invests in innovation, resilience, and the collective prosperity of its people.

#### The following is a summary of key calls for action as recommended by the interviewees.

Key themes	Central government agencies	Business support organisations	Ethnic businesses, community and philanthropic organisations

#### **FUNDING**

#### Consider

- Targeted funds for ethnic women-led ventures
- One-stop portal with information on funding providers, compliance and regulatory frameworks, resources, etc.
- Embedding supplier diversity in procurement

#### **Facilitate**

- Investor-readiness and financial-literacy programmes tailored to migrant contexts
- Equity-free startup grants and mentorship stipends

#### Consider

- Microgrants, seed capital, and low-interest loans for startups and social enterprises
- Culturally tailored financial instruments

## VISIBILITY AND RECOGNITION

#### Consider

- Appointing more ethnic women to governance boards
- Establishing an Ethnic Women's Entrepreneurship Taskforce
- Expanding data collection and analysis on business ownership by gender and ethnicity to inform policy and track progress
- Better recognition of overseas qualifications and experience

#### Support

- Storytelling platforms, media partnerships and business directories to showcase women's enterprises
- Awards and recognition programmes to celebrate achievements

#### **Amplify**

- Community-based, culturally responsive advisory services
- Ethnic Women Entrepreneurs Network
- Stories of relatable role models through case studies, videos and digital campaigns

#### NETWORKS, MENTORS AND EDUCATION

#### Consider

- Expanding existing structures such as NZTE's Women in Export to a wider group of entrepreneurs
- Targeted funding for Ethnic Women
   Entrepreneurs Network initiatives particularly in the regions
- Commissioning (academic) research and evaluation to measure impact and inform policy
- Multilingual resources

#### Consider

- Cultural competency training for business incubators, accelerators, funding bodies, etc.
- Tailored mentorship, business-training and advisory programmes that address cultural and language needs
- Short, sharp online learning modules

#### Develop

- Peer-to-peer circles and community-based incubators focused on collective success
- Collaborative
   partnerships between
   existing networks e.g.
   Asians in Business, Ethnic
   Women Entrepreneurs,
   NZ Asian Leaders

# Conclusion

Ethnic women entrepreneurs are reshaping Aotearoa New Zealand's entrepreneurial landscape. Their ventures span every sector — from technology and education to health, food, and creative industries — and their leadership reflects the evolving face of the nation itself. As New Zealand becomes more ethnically diverse, ethnic women's enterprise and leadership will only grow in importance.



I've often been the first to do something, but it's important to me to leave the door open for others. As females, migrants – we face a lot of pressure. I'm really proud of how I have made space for others.

This report set out to fill an evidence gap: to understand the lived realities, challenges, and aspirations of ethnic women entrepreneurs, and to translate those insights into actionable recommendations. Through the voices of sixteen women and the reflections of many more who participated in the Ministry's wider engagement — including the 2024 Ethnic Xchange symposium and the 2025 Ethnic Women Entrepreneurs Roundtable — a rich, complex picture has emerged.

The findings from the interviews confirm both the inequities and the immense potential that define this community. Access to capital remains the most persistent barrier, reinforced by systemic bias, limited networks, and a lack of culturally competent business support. Many women continue to navigate compliance systems, procurement processes, and investment circles that were not built with them in mind.

Yet, within these constraints lies a remarkable story of resilience, innovation, and purpose. Ethnic women entrepreneurs are creating solutions to problems they have personally experienced, leading businesses rooted in community values, and redefining success beyond profit — towards social impact, sustainability, and empowerment. Their adaptability, self-education, and willingness to support one another exemplify the best of entrepreneurial spirit in Aotearoa.

The recommendations from interviewees call for targeted, systemic change — dedicated funding streams, supplier diversity in procurement, culturally responsive support services, a national network for ethnic women entrepreneurs, and stronger representation in leadership and policy spaces. Together, these interventions would not only remove barriers but also unlock one of New Zealand's most underutilised engines of innovation and inclusive growth.

Supporting ethnic women entrepreneurs is a smart investment in the future of New Zealand. With our population becoming increasingly diverse, economic policy and business development programmes must evolve to reflect and harness this diversity. In practical terms, this means:

- Better data collection and visibility for ethnic and gender dimensions of entrepreneurship;
- Access to early-stage funding and capital tailored to small/micro enterprises;
- Culturally responsive business support, including language, trust-based networks, and visibility platforms;
- Ensuring mainstream services (banks, regional economic development agencies, incubators) are equipped to support diverse clients.

When given the tools to thrive, ethnic women entrepreneurs go on to create solutions for some of our most pressing societal challenges—from improving access to healthcare and education to growing sustainable export businesses and reducing intergenerational poverty. Supporting them means supporting inclusive, future-ready economic growth.

"This report honours the women whose experiences have made this work possible. Their honesty, generosity, and courage in sharing their journeys — often personal, sometimes painful, always inspiring — give meaning and urgency to the findings.

Their stories remind us that inclusion is not achieved by invitation alone; it is built through recognition, respect, and re-designing systems that allow everyone to thrive."

Ziena Jalil

Co-founder - NZ Ethnic Women Entrepreneurs Network www.linkedin.com/in/zienajalil

