Ethnic Communities' barriers to business

Commissioned by the Ministry for Ethnic Communities

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Executive summary

This report, commissioned by the Ministry for Ethnic Communities, explores the barriers that prevent Ethnic Businesses in New Zealand from entering high-margin industries. It provides qualitative insights that complement existing quantitative research and contribute to a broader understanding of the challenges and opportunities facing Ethnic Business owners.

The research tests two hypotheses: that specific barriers prevent Ethnic Businesses from trading in high-margin industries, and that understanding these barriers can explain the concentration of Ethnic Businesses in low-margin sectors. The methodology combined an online discussion board and structured interviews with Ethnic Business owners across a range of ethnicities, regions, and industries.

Participants identified a range of motivations for entering business, including personal interest, market opportunity, and expertise. However, they also described a complex web of structural and operational barriers, including limited access to capital, unfamiliarity with regulatory environments, and exclusion from mainstream procurement and investment pathways. These challenges are compounded by language barriers, lack of local networks, and compliance costs, which constrain growth and diversification.

To address these barriers participants called for culturally responsive financial support systems, including microgrants, low-interest loans, and investor-readiness programmes tailored to Ethnic Businesses. There was also strong demand for financial literacy training, translated resources, and advisers who understand the unique challenges faced by Ethnic Communities.

Based on the lived experiences of research participants, this report outlines a set of recommendations aimed at addressing the barriers Ethnic Business owners face. These include improving access to culturally tailored financial instruments, simplifying regulatory navigation, expanding mentorship and training opportunities, and strengthening communication channels through trusted intermediaries. The recommendations are designed to support Ethnic Businesses in scaling, diversifying, and transitioning into high-margin industries, while also guiding relevant government agencies and support organisations in the design of more inclusive and responsive services.

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1 Introduction

1.1   Purpose and scope of the report

Ethnic Businesses contribute significantly to the fabric of New Zealand's economy, yet emerging evidence suggests that these enterprises are disproportionately concentrated in low-margin industries.[1] The release of *Ethnic Evidence* in December 2024 provided, for the first time, a clearer picture of the sectors in which Ethnic Businesses operate.[2] It revealed that many Ethnic Businesses are trading in industries such as retail, hospitality, and wholesale - sectors typically characterised by high competition, low pricing power, and limited profitability.

This pattern raises important questions about the structural and systemic barriers that may be limiting the ability of Ethnic Businesses to enter and thrive in high-margin industries such as technology, financial services, and professional consulting. The Ministry for Ethnic Communities (the Ministry) commissioned Business and Economic Research Limited (BERL) to undertake qualitative research to investigate these barriers and to better understand the dynamics that shape the economic trajectories of ethnic entrepreneurs.

This report complements the Ministry's ongoing quantitative research initiatives, including work using the Integrated Data Infrastructure and the Longitudinal Business Database. It offers qualitative insights that contribute to a broader understanding of the challenges faced by Ethnic Businesses. Specifically, this research tests two hypotheses:

1.   There are specific barriers that prevent Ethnic Businesses from trading in high-margin industries.

2.   Understanding these barriers can provide insights into why Ethnic Businesses are predominantly found in low-margin industries.

This report presents a strategic narrative on the experiences, challenges, and opportunities of Ethnic Business owners in New Zealand. It is grounded in a dual-framing approach: first, recognising the structural barriers that contribute to the concentration of Ethnic Businesses in low-margin sectors; and second, identifying recommendations that can enable entry into high-margin industries. By

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[1] Ethnic Business refers to any business owned by Ethnic Communities, which includes anyone who identifies as: African, Asian, Continental European, Latin American, or Middle Eastern. This includes former refugees, asylum seekers, new and temporary migrants, long-term settlers, and multi-generational New Zealanders.

[2] https://www.ethniccommunities.govt.nz/__data/assets/pdf_file/0023/63545/mecethnicevidencereport2024.pdf

identifying and analysing these barriers, the report seeks to inform more effective policy responses and support mechanisms that can enable Ethnic Businesses to diversify into more profitable sectors. In doing so, it contributes to a broader vision of inclusive economic development and equitable opportunity for all communities in New Zealand.

1.2 Methodology and data sources

This research adopted an integrated qualitative methodology to explore the barriers that prevent Ethnic Businesses in New Zealand from entering high-margin industries. The approach combined an online discussion board and structured interviews to gather rich, contextual insights from Ethnic Business owners and operators. These methods were selected to ensure a wide range of perspectives were captured across different Ethnic Communities, business sizes, and industry types.

1.2.1 Discussion board

The primary method of data collection was a moderated online discussion board hosted by Trailblazer Research. This discussion board provided a secure and inclusive platform for participants to share their experiences and perspectives anonymously. This format was particularly effective for engaging participants from diverse ethnic backgrounds, as it allowed them to contribute at their own pace and in a setting that minimised the influence of group dynamics or dominant voices.

Participants were recruited through the Ministry for Ethnic Communities' business networks and social media recruitment by Trailblazer. Defined selection criteria ensured representation across geographic regions, ethnicities, and both low- and high-margin industries. To participate, individuals needed to be actively involved in the operations of their business. Fifty-three people initially registered for the discussion board, with 25 participants available at follow-up and 19 completing the full discussion process.

The board was open for three days, with participants contributing approximately two-to-three hours of their time. Forty six pre-determined open-text questions and polls were used to guide the discussion, covering themes such as access to capital, market opportunities, regulatory challenges, and cultural factors. These questions were developed in consultation with the Ministry and informed by prior research. Participants received an incentive to acknowledge their time and insights, ensuring the research process was respectful and non-extractive.

Trailblazer Research ensured participant anonymity and compliance with the Privacy Act 2020. All participants received a privacy disclosure outlining the purpose of the research, data use, confidentiality, voluntary participation, and data security protocols.

1.2.2 Interviews

To complement the discussion board's findings, eight structured interviews were conducted with Ethnic Business owners and operators. Interviewees were selected using the same criteria as the discussion board participants, ensuring consistency while also filling in gaps in representation. The interviews were conducted via video conferencing and were an hour in length. The interview questions were the same as the discussion board questions to enable comparability. The interviews also served to triangulate the discussion board data and enrich the overall analysis.

1.2.3 Data analysis

The information gathered from the discussion board and interviews was used to develop in-depth insights into the experiences of Ethnic Business owners. The questions were structured to gain a better understanding of the following:

- The business backgrounds, motivations, and industry choices of Ethnic Business owners in New Zealand

- The challenges and barriers Ethnic Business owners face when starting and operating their businesses, including those specific to low-margin industries

- The perceived obstacles to transitioning into high-margin industries, such as access to capital, industry knowledge, or regulatory complexity

- The availability, accessibility, and effectiveness of information, tools, and resources for Ethnic Business owners, including those provided by government

- The role of support networks, including mentors, peers, and Ethnic Community connections, in business development and resilience

- The influence of cultural values, traditions, and ethnic identity on business operations, relationships, and opportunities

- The impact of domestic regulatory environments and experiences of discrimination or bias on business growth and industry mobility

- Perceptions of market opportunities in high- versus low-margin industries and the role of capital, funding, and research and development in enabling business growth

- Strategies used by Ethnic Business owners to overcome challenges and succeed in their current industries

- Recommendations for relevant government agencies and support organisations to better enable Ethnic Businesses to thrive in high-margin sectors.

The scripts from the discussion board and interviews were analysed for key themes.

1.3 Framing the narrative

The structure of this report follows a three-part framing strategy:

1. The pattern – Presents the profile and overview of the research participants. It also presents the quantitative data showing where Ethnic Businesses are concentrated and how they differ from non-Ethnic Businesses in terms of size, sector, and growth.

2. The why – Qualitative insights to explain the motivations, constraints, and lived experiences behind these patterns.

3. The implication – Addressing these barriers through policy, support systems, and capital access is key to unlocking the potential of Ethnic Businesses in high-margin sectors.

This framing is designed to move beyond descriptive analysis and towards actionable insights that can inform policy, programme design, and community-led initiatives.

2 The pattern: Where Ethnic Businesses are concentrated

Overall, the qualitative research participants offer a reasonably representative snapshot of the Ethnic Business landscape in New Zealand, although with some limitations. The sample reflects the national trend of strong Asian representation among Ethnic Business owners, as well as the predominance of micro and small enterprises operating in low-margin sectors, such as hospitality, retail, and healthcare.

The inclusion of participants from high-margin sectors, such as IT and professional services, also aligns with emerging patterns in the quantitative data, which show gradual diversification into these industries. Regionally, the concentration of participants in Auckland mirrors national distributions, although the sample also includes voices from smaller centres, helping to surface regional nuances. While the sample size is modest, the diversity in ethnicity, business stage, and sectoral spread provides valuable qualitative depth that complements and contextualises the broader quantitative findings.

2.1 The Ethnic Business landscape in New Zealand

Ethnic businesses are a vital and growing part of New Zealand's economy. In 2021, Ethnic Communities contributed an estimated $64 billion to GDP.[3] These businesses span a wide range of sectors - from hospitality and retail to IT, finance, and export manufacturing - and vary in size from sole traders to large, export-oriented enterprises. However, the landscape is marked by stark disparities in access to capital, regulatory navigation, and representation in high-margin sectors.

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[3] https://waitakereethnicboard.org.nz/waitakere-ethnic-board-ethnic-economic-contribution-report/

2.1.1   Sectoral distribution: Low- vs high-margin industries

Quantitative data from the Ministry for Ethnic Communities business dataset shows that ethnic-owned businesses are disproportionately concentrated in certain low-margin sectors, particularly accommodation and food services, retail trade, and transport, postal, and warehousing.[4] This is especially true for Asian-owned firms, which are notably over-represented in these industries relative to their share of the national population.

For example, the proportion of Asian-owned firms in accommodation and food services increased by approximately 29.1 percent from 2018 to 2022. MELAA-owned firms also show presence in these sectors, but the over-representation is most pronounced among Asian-owned firms. In contrast, high-margin sectors such as professional, scientific, and technical services show lower ethnic representation, although this is gradually increasing.

The qualitative research supports this distribution, revealing that ethnic entrepreneurs often enter sectors with lower capital and qualification requirements. These industries are perceived as more accessible, especially for newer migrants or those with limited formal networks. However, they also tend to offer limited profitability and scalability, reinforcing structural constraints on growth.

2.1.2   Business size and growth profiles

Ethnic Businesses are more likely to be micro or small enterprises. For instance, in 2022, 62.5 percent of Asian-owned firms had between one and five employees, and only 1.5 percent had 50 or more employees. MELAA-owned firms follow similar patterns. This contrasts with European-owned firms, which are more prevalent among medium and large enterprises. The distribution of business size is relatively consistent across ethnic groups, suggesting that barriers to scaling, such as limited access to capital, staffing challenges, and governance norms, are systemic rather than group-specific.

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[4] Access to the data used in this study was provided by Stats NZ under conditions designed to give effect to the security and confidentiality provisions of the Data and Statistics Act 2022. The results presented in this study are the work of the author, not Stats NZ or individual data suppliers. These results are not official statistics. They have been created for research purposes from the Integrated Data Infrastructure (IDI) and the Longitudinal Business Database (LBD), which are carefully managed by Stats NZ. For more information about the IDI and the LBD please visit https://www.stats.govt.nz/integrated-data/.

2.1.3 Regional concentration

Ethnic Businesses are heavily concentrated in urban centres. Over a third of Auckland businesses are Ethnic Businesses (34.3 percent), with 17.9 percent of businesses in Wellington being ethnic-owned. Asian-owned businesses are particularly concentrated in Auckland, Waikato, Wellington, and Canterbury, with 86.9 percent located in these regions. MELAA-owned business firms also show urban concentration in these regions (79.5 percent). Regions such as Tasman, West Coast, Southland, and Marlborough have significantly lower representation, with between 6.5 and 7.5 percent of firms in these regions being Ethnic Businesses.

2.1.4 Export activity and market reach

Export participation among Ethnic Businesses remains relatively low. In 2022, Asian-owned firms accounted for approximately 11 percent of all exporters, despite representing around 16 percent of the national population. MELAA-owned firms were similarly under-represented in export activity. While medium and large firms in high-margin sectors are more likely to engage in export activity, the overall share of ethnic exporters is small. This suggests that while Ethnic Businesses are numerous, they engage less in international markets, which is likely to be due to constraints related to firm size, industry type, and access to networks, as well as compliance constraints for exporters.

2.2 Profile and overview of qualitative research participants

The participant pool for this research reflects a diverse cross-section of Ethnic Business owners in New Zealand. Ethnic representation was strongest among Asian communities (52 percent, n=14), with additional contributions from Continental Europeans (19 percent, n=5), Middle Eastern (7 percent, n=2), Latin American (7 percent, n=2), and African (15 percent, n=4) (MELAA) participants. Sixty-three percent were male (n=17), and 37 percent were female (n=10).

One participant was born in New Zealand, with the rest being migrants who had been in New Zealand for more than four years (Table 1). The majority were either New Zealand citizens or had permanent residency (44 percent each, n=12), and two were on work visas (7 percent).

Table 1 Years in New Zealand

Years in New Zealand	Response	%
Born New Zealand	1	4
4 to 5 years	2	7
6 to 10 years	7	26
10+ years	17	63

Participants and their businesses were spread across the country (Table 2). Over half were in Auckland (n=14), with representation across other urban centres and regional hubs.

Table 2 Location of businesses

Business location	Response	%
Auckland	14	52
Hamilton	1	4
Masterton	1	4
Wellington	4	15
Nelson	1	4
Christchurch	3	11
Queenstown	1	4
Dunedin	2	7

2.3 Business demographics of participants

Participants operated in a diverse mix of industries, with strong representation from both low-margin sectors, such as hospitality and retail, and high-margin sectors, such as professional and technical services and IT (Table 3). One-third (n=9) were exporters. Just over half of the Ethnic Businesses were in low-margin industries (i.e., profit margins of 5-15 percent), including:

- Accommodation: 4 percent (n=1)

- Grocery stores and retail stores: 7 percent (n=2)

- Wholesale trade: 7 percent (n=2)

- Hospitality: 11 percent (n=3)

- Manufacturing: 11 percent (n=3)

- Healthcare and social assistance: 11 percent (n=3).

Just under half of the Ethnic Businesses were in high-margin industries (i.e., profit margins of 20-35 percent), including businesses in professional and technical services: 26 percent (n=7); IT and telecommunications: 15 percent (n=4); food and beverage export : 4 percent (n=1); and financial and insurance services: 4 percent (n=1).

Table 3 Industry of businesses

Industry	Response	%
Professional and technical services	7	26
IT and telecommunications	4	15
Healthcare and social assistance	3	11
Hospitality	3	11
Manufacturing	3	11
Wholesale trade	2	7
Grocery stores and retail stores	2	7
Financial and insurance services	1	4
Accommodation	1	4
Food and beverage export	1	4

An equal number of businesses were operated by sole traders or limited liability companies (32 percent, n=8), with the balance being partnerships (36 percent, n=9). These businesses were mostly microbusinesses with up to five employees (52 percent, n=14) or small businesses with between six and 20 employees (33 percent, n=9) (Table 4).

Table 4 Size of businesses

Size	Response	%
Micro	14	52
Small	9	33
Medium	3	11
Large	1	4

Business turnover varied widely, with 59 percent turning over less than $1 million per annum (Table 5). These businesses were more likely to be micro or small businesses, although five of the small businesses had an annual turnover of $1-5 million per annum. All of the medium businesses had a turnover of $5-10 million per annum, with the largest business having the largest annual turnover.

Table 5 Annual business turnover

Turnover	Response	%
Up to $200k	7	26
$200k to $500k	7	26
$501k - $1m	2	7
$1m+ to $5m	5	19
$5m+ to $10m	3	11
$10m+	1	4
Prefer not to say	2	7

In terms of business stage:

- 15.8 percent (n=4) were new or start-ups (less than one year's experience)

- 26.3 percent (n=7) were in expansion (between one and three years' experience)

- 21.1 percent (n=4) identified as high-growth firms (between four and six years' experience)

- 36.8 percent (n=12) were mature businesses (seven or more years' experience)

These patterns suggest a mix of early-stage ventures and more established enterprises, with varying levels of growth ambition and resource access.

Figure 1 Satisfaction with business profitability
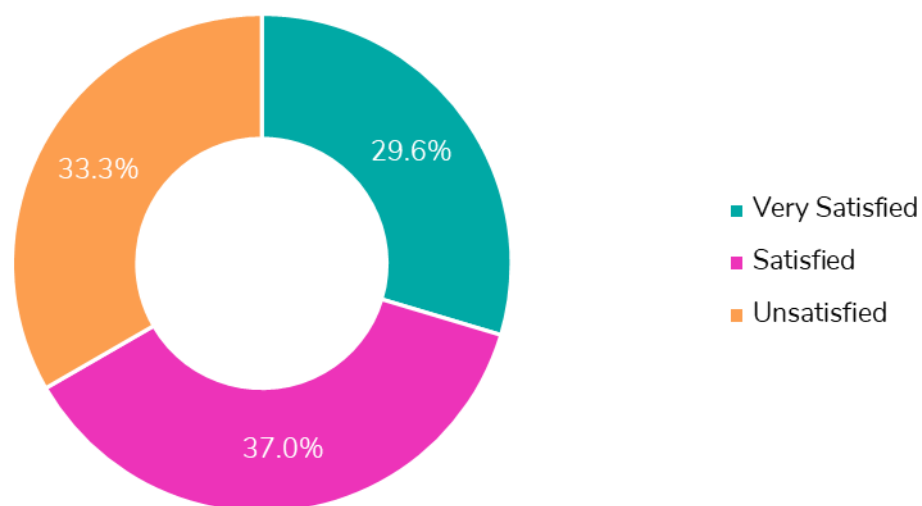
Satisfaction with business profitability was often tied to industry type, business maturity, and external economic conditions, with two-thirds being satisfied or very satisfied and one-third being unsatisfied (Figure 1). A Latin American microbusiness owner in healthcare and social assistance said:

> The public sector is going through a budget crisis, and that affects my income.

3 The why: Motivations, constraints, and lived experiences

3.1 Entry motivations and industry choice

Figure 2 Factors influencing decision to enter industry
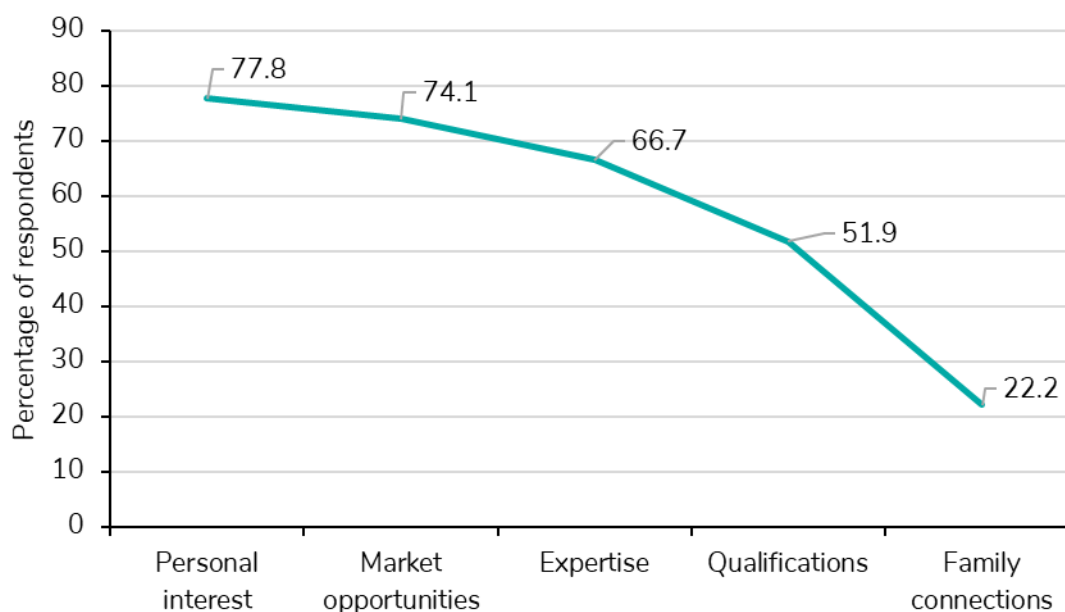
Ethnic Business owners in New Zealand are motivated by a blend of factors to enter their industry. Personal interest (77.8 percent), market opportunities (74.1 percent), and expertise (66.7 percent) were the most common factors for qualitative research participants (Figure 2).

Motivations included a desire for independence, passion for a specific industry, leveraging prior experience, and creating opportunities for others. Some transitioned from unrelated fields, while others built on existing expertise. Many participants cited a desire for autonomy, flexibility, and the ability to shape their own futures as key drivers. For example, an African entrepreneur with a small business in the grocery retail sector shared:

> I wanted to get self-employed so we could share with my other ethnic friends and create employment. Also, I wanted to be entrepreneurial and diversify myself.

Others were driven by a mix of personal interest and market opportunity. A Chinese co-founder of a small manufacturing business explained:

> We all share a love for pets and a desire to build something meaningful together. After saving up from our jobs, we decided to start small and turn our shared passion into a business. Before starting the business, I worked as a foreign exchange dealer at a financial firm.

Many are in high-margin industries built on existing expertise or qualifications. A Continental European medium-sized food and beverage exporter said:

> My qualifications ... gave me the confidence to start a business that could meet international standards. [With my] background, I saw an opportunity to bring our culinary traditions to global markets while applying the technical expertise I had developed over years of study and work.

In contrast, some entrepreneurs entered business out of necessity or to supplement household income, and some moved into business after dissatisfaction with salaried roles. A Malaysian micro-business owner in hospitality noted:

> My husband is a chef... Mum migrated to stay with us, and we wanted extra income for the family, and [she] is the best cook.

Specialised training, knowledge, or qualifications needed

Specialised training and formal qualifications were considered essential in high-margin industries such as accounting, IT, and consulting, but less so in retail or hospitality. In low-margin industries, participants were more likely to say that while formal education helps, lived experience and adaptability are equally valuable. Some Ethnic Business owners learned on the job or relied on business partners with complementary skills. Food businesses required compliance with safety standards, and tech ventures demanded technical certifications. Across sectors, credibility with clients and investors often hinged on demonstrable expertise.

Advice to those wanting to start a business in their industry

Advice from Ethnic Business owners focused on preparation, resilience, and relationship-building. Many stressed the importance of understanding market dynamics, building networks, and maintaining customer focus.

An Indian micro retailer advised:

> Focus on customer care… customer delight rather than just satisfaction.

Others highlighted the need for mentorship, financial planning, and strategic marketing. Newcomers were encouraged to start small, learn from their peers, and adapt to local business culture. The value of psychological support, community connections, and tailored coaching also emerged as key success factors, especially for those navigating unfamiliar regulatory or linguistic environments.

3.2 Consideration of other industries

Many Ethnic Business owners explored other industries before settling into their current ventures, often weighing cultural familiarity, financial feasibility, and personal passion. Some shifted due to market realities, while others chose passion over professional alignment, sometimes due to lower regulatory barriers. A recurring theme was the constraint of capital and networks, which limited access to high-margin sectors. While some participants considered real estate or tech, many remained in retail, food, or services – industries perceived as more accessible to migrants.

In terms of changing industries, around a third of participants expressed a range of views. While some had actively considered or made transitions, often driven by financial pressures, market saturation, or personal growth, others preferred to stay within familiar sectors due to comfort, passion, or strategic focus. For example, an Indian micro business owner shifted from engineering to cleaning services, citing better market viability, while a Chinese small manufacturing business owner chose to remain in their current industry because it was "one of the few sectors still experiencing growth". Common barriers to switching included lack of qualifications, limited capital, and unfamiliarity with new sectors. Some participants noted that high-margin industries often require specialised knowledge and networks, making them harder to access. Overall, decisions about industry change were shaped by a balance of opportunity, risk, and personal alignment.

3.3 Access to capital and financial support

Access to capital emerged as one of the most consistent and encompassing challenges for Ethnic Business owners in New Zealand. Across industries and business sizes, participants described financial constraints as a barrier not only to starting a business but also to scaling, innovating, or transitioning into high-margin sectors.

Sources of capital

Personal savings were used by the majority of participants, with micro- and small business owners heavily relying on personal savings to launch their ventures (Figure 3). Smaller businesses were also more likely to use informal lending from family and friends. The reliance on informal capital often constrained the scale and speed of business development, especially for those in low-margin sectors such as hospitality and retail. Larger businesses, while more likely to access bank loans or private investors, still faced challenges due to unfamiliar governance models or perceived risk. This pattern reflects both cultural norms and systemic barriers to formal finance, such as limited credit history or unfamiliarity with local banking systems.

Figure 3 Sources of capital used to finance business

Importance of capital to growth

All participants highlighted capital as essential to unlocking growth and diversification opportunities for ethnic entrepreneurs (Figure 4). While some participants mentioned exploring formal financing investment options, these were less accessible without established networks or prior business experience. Participants across sectors said that without sufficient funding they are unable to scale operations, enter new markets, or transition into high-margin industries. The lack of capital also limits their ability to absorb shocks such as rising costs or delayed payments. This highlights the need for financial tools that align with the growth trajectories of Ethnic Businesses.

Figure 4 Importance of access to capital for business growth

Figure 4 Importance of access to capital for business growth

- Very important
- Somewhat important

74.1%
25.9%
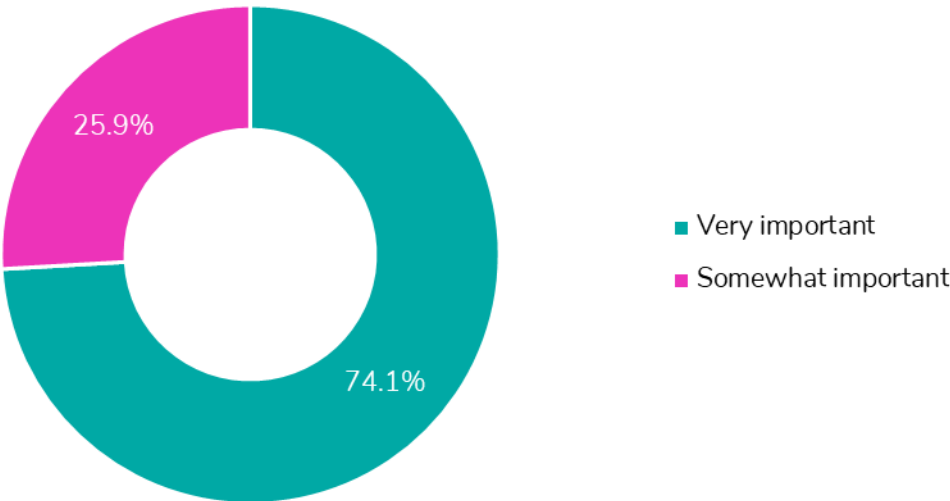
3.4 Regulatory complexity

Figure 5 Domestic regulatory barriers faced

- Yes, significant barriers
- Yes, some barriers
- No, few barriers
- No, no barriers

7.4%
18.5%
40.7%
33.3%
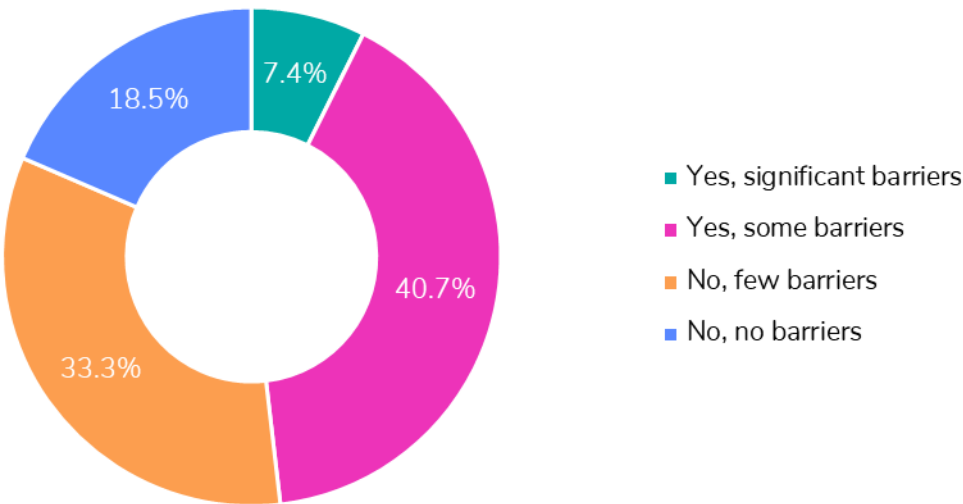
Most Ethnic Business owners reported encountering at least some domestic regulatory barriers, with the severity often depending on their industry and business size (Figure 5). Those in hospitality and

manufacturing, and exporters, were more likely to describe the barriers as "significant," citing complex compliance requirements, licensing costs, and inconsistent council processes. In contrast, participants in retail or consulting often reported "some" or "few" barriers, especially if they had prior experience navigating New Zealand's systems.

Participants used a mix of informal and formal strategies to navigate regulatory challenges. Many relied on peer advice, Ethnic Community networks, or trial-and-error learning. Some sought help from council officers, industry associations, or culturally responsive advisers, highlighting the need for clearer, more accessible guidance. Others adapted by simplifying their business models or delaying expansion until they better understood compliance requirements.

Regulatory barriers often slowed business growth and discouraged transitions into high-margin sectors. Participants described how compliance costs, licensing delays, and unfamiliar documentation processes limited their ability to scale or diversify. For example, some food and beverage exporters reported that navigating the Ministry for Primary Industries' Overseas Market Access Requirements (OMAR) required constant monitoring and technical knowledge, which was a deterrent for smaller operators. These barriers disproportionately affected newer migrants and micro-businesses, reinforcing patterns of Ethnic Businesses clustering in low-margin industries.

Recognition of overseas qualifications remains a barrier, especially in high-margin sectors, with many participants noting that transitioning into these sectors often requires formal qualifications or industry-specific training. Bridging programmes and micro-credentials were frequently requested to support transitions into professional industries. A Latin American micro-business owner in the wholesale trade industry acknowledged the gap:

> Industries like technology or financial services require a significant amount of learning and training.

3.5 Access to business support and resources

Ethnic Business owners draw on a wide range of business support and resources (Figure 6).[5] The most common sources of support were other business owners (59.3 percent) and family members (51.9 percent), highlighting the importance of peer learning and familial trust. Mentors, industry associations, and consultants were each cited by 40.7 percent of participants, reflecting a strong demand for professional guidance. Networking events, online communities, and government programmes were also popular, each used by 37 percent of respondents. While friends and academic institutions played a smaller role, they still contributed meaningfully to the support ecosystem.

Figure 6 How support and advice typically accessed

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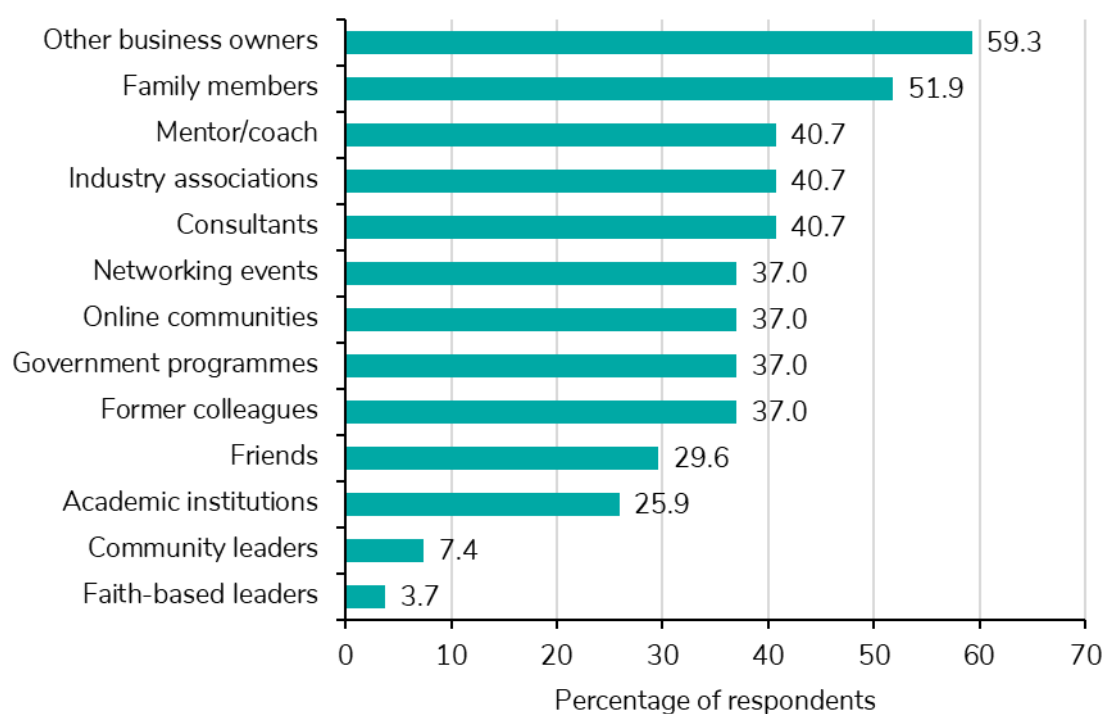
[5] Support and advice includes encouragement when things get tough or practical help with things like preparing to talk to investors, and refers to support from mentors and other business owners. Resources and information includes sample business plans, ways to get funding, and guides to follow the rules, and refers to standard information that may be on websites or in newsletters.

Business information and resources

Ethnic Business owners in New Zealand accessed information and resources through a mix of informal and formal channels (Figure 7). The most common source was social media (85.2 percent), followed by business associations (59.3 percent) and online forums (44.4 percent). Family and friends (40.7 percent) remain a key source of informal advice, while one-third of respondents also rely on government agencies, business mentors, and international resources (33.3 percent each).

Figure 7 How information and resources typically accessed
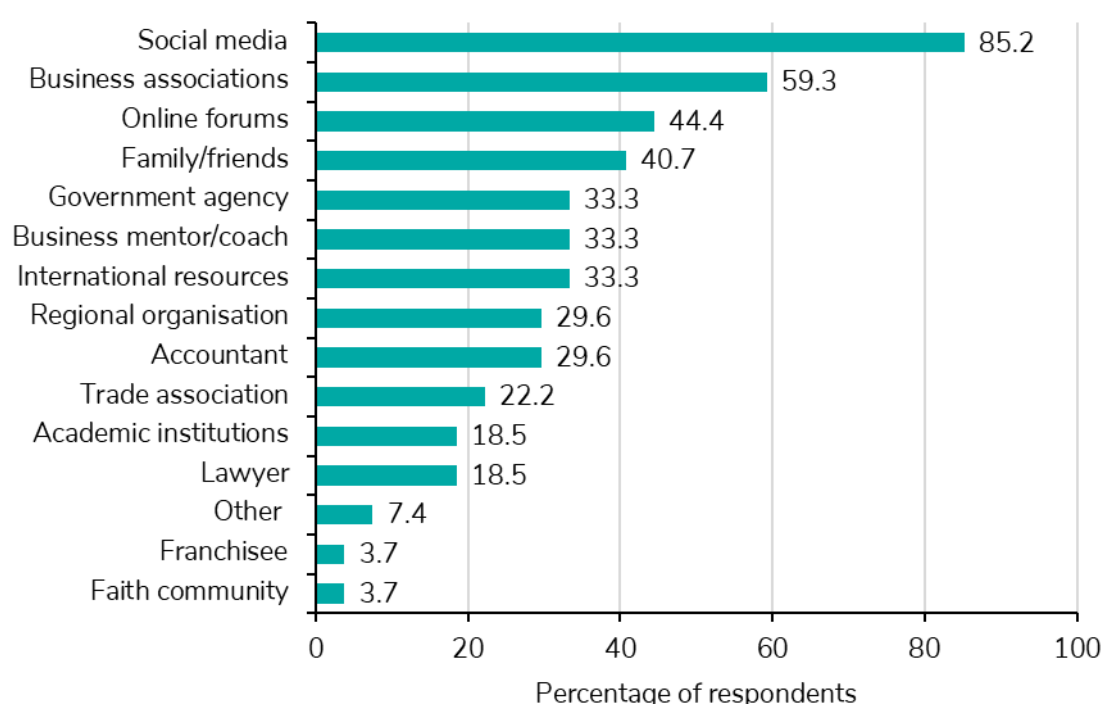
Regional organisations and accountants (29.6 percent each), trade associations (22.2 percent), and academic institutions and lawyers (18.5 percent each) were also cited, though less frequently. A small number mentioned franchisees and faith communities (3.7 percent each), highlighting the diversity of support ecosystems. Many participants reported sharing business-related information, particularly with peers in their ethnic or professional networks. Participants highlighted several barriers to accessing information, including language complexity, lack of tailored resources, and difficulty navigating government systems. English-language resources were sometimes too technical, and some expressed a need for industry-specific advice. Others pointed to limited transparency around funding and grants. Many called for more culturally responsive mentorship, translated materials, and centralised digital hubs offering practical, sector-specific guidance.

3.6 Discrimination and bias

Several participants reported experiencing subtle forms of discrimination that impacted customer trust, supplier relationships, or access to funding. This was more common in sectors like hospitality and manufacturing, where perceptions of product quality or cultural unfamiliarity could influence consumer behaviour. A Chinese co-founder of a small manufacturing business shared that "some people questioned whether products made by Chinese are of lower quality," describing this as a form of regional bias. While not always overt, such biases shaped how Ethnic Business owners positioned their businesses and sought legitimacy in mainstream markets.

Participants described challenges in securing contracts and being considered by buyers, particularly in competitive or low-margin industries. Some highlighted the difficulty of breaking into formal procurement channels and pointed to a preference for established relationships that can exclude newcomers. Many felt that limited access to procurement opportunities - whether through formal tendering processes or informal buyer networks - remains a barrier for many Ethnic Business owners. A Pakistani micro-professional services business owner added:

> I've helped others in my ethnic community grow their businesses... but sometimes, mainstream clients are hesitant to engage.

3.7 Role of cultural identity and community networks

Ethnic Business owners in New Zealand draw on a wide range of support systems, navigating both ethnic and mainstream networks depending on their sector, background, and stage of business. Informal networks - such as family, friends, and other business owners - are the most commonly used, especially in the early stages of business development. These connections offer emotional reassurance and practical benefits, such as supplier referrals, staffing help, and customer base development. Online communities and ethnic-specific groups also play a key role in providing culturally relevant advice and encouragement.

Many participants maintained strong ties with other Ethnic Business owners, particularly in the early stages of their ventures. These relationships provided referrals, shared resources, and a sense of solidarity. However, some noted that as their businesses grew, they began to rely more on mainstream networks and industry associations.

While formal support from government programmes, consultants, or business associations is accessed less frequently, this is often due to a lack of awareness or perceived relevance. As

businesses mature, some owners begin to engage more with mainstream networks, but many still rely on the trust and familiarity of their Ethnic Communities to navigate challenges and grow. A Vietnamese small hospitality operator said:

> Having a big group of people with similar ethnic backgrounds made us come up with a new meal in the menu.

An Indian micro-retailer also noted:

> Sometimes sharing our thoughts with a person of the same cultural awareness/background feels like a safe space to communicate and share experiences/issues.

The research responses reinforce this trend, with the majority of respondents in low-margin industries, including hospitality, retail, and community-facing services, rating ethnic connections as "very" or "somewhat" important to their business success (Figure 8). These networks are especially vital for navigating unfamiliar regulatory environments and overcoming language or cultural barriers, as well as building trust and accessing early customers. A Filipino owner of a medium grocery retail business shared that her early customer base came almost entirely from her Ethnic Community, providing not only initial revenue but also helping refine product offerings based on community feedback.

Figure 8 Importance of connections with similar ethnic backgrounds

Legend:
- Very important
- Somewhat important
- Not very important
- Not at all important

Values shown: 29.0%, 35.5%, 25.8%, 9.7%
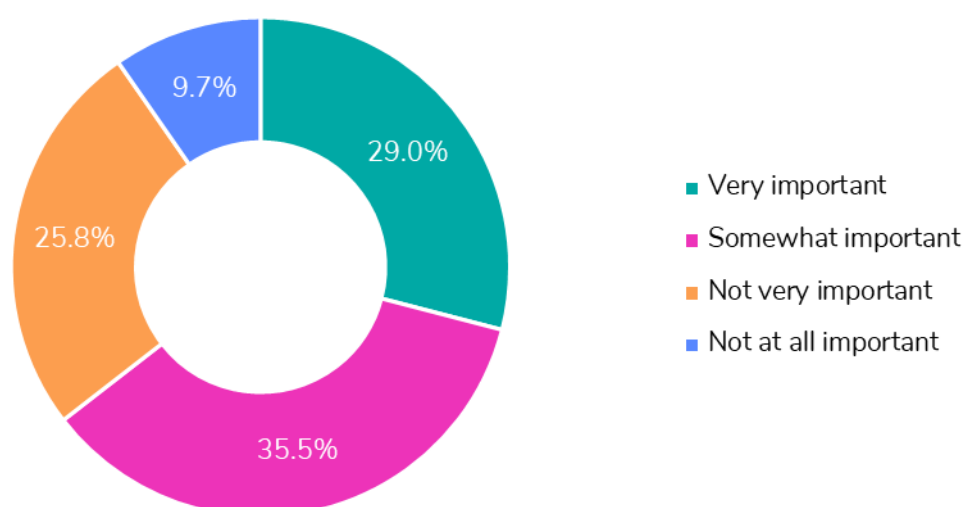
In contrast, Continental European entrepreneurs, and those in professional services or export businesses, tend to place greater value on mainstream business networks and integration. These networks include industry associations, government programmes, and professional mentors. For example, a French micro business owner in technical services described ethnic ties as "not very important," instead highlighting the role of formal networks in accessing clients and scaling operations. This divergence reflects broader patterns of integration and sectoral orientation. However, Continental Europeans often arrive with recognised qualifications and prior business experience, enabling smoother entry into high-margin sectors where mainstream networks dominate.

Several participants acknowledged the support of mainstream mentors, local council advisers, and professional consultants. These individuals helped with compliance, marketing, and strategic planning. Their external perspective was often valued for helping businesses expand beyond niche markets and integrate into broader industry ecosystems. Influence was often attributed to individuals who had successfully navigated similar challenges - whether mentors, community leaders, or established entrepreneurs. These individuals served as role models and sources of practical advice. Some participants also pointed to ethnic Chambers of Commerce or local business hubs as influential platforms for visibility and support.

Role of cultural values

Over half of Ethnic Business owners reported that their cultural values or traditions have influenced how they operate their businesses, with 37 percent saying the impact was significant and 22.2 percent noting a moderate influence (Figure 9). Cultural values were especially influential in family-run businesses and those in food or hospitality. Participants described how traditions shaped customer service, product design, and even hiring practices. In addition to authenticity, cultural values influenced how participants approached risk, time management, and community engagement. For example, collectivist values often led to hiring within the family or Ethnic Community, particularly in hospitality and food sectors, while respect for elders shaped leadership dynamics. These values were seen as both strengths and constraints, depending on the business context.

A Latin American micro business owner in healthcare and social assistance noted:

> I bring my whole self to what I do, but in my line of business it is important to create space for the experience of others.

Many participants reported that a shared cultural background with suppliers or clients encouraged trust, smoother communication, and mutual understanding. These relationships often led to more flexible payment terms, collaborative problem-solving, and long-term loyalty.

Others, however, felt their cultural background played little to no role, particularly those in sectors like IT or professional services, where mainstream business norms were seen as more dominant. Continental Europeans also reported lower influence of cultural identity.

Figure 9 Role of cultural values and traditions
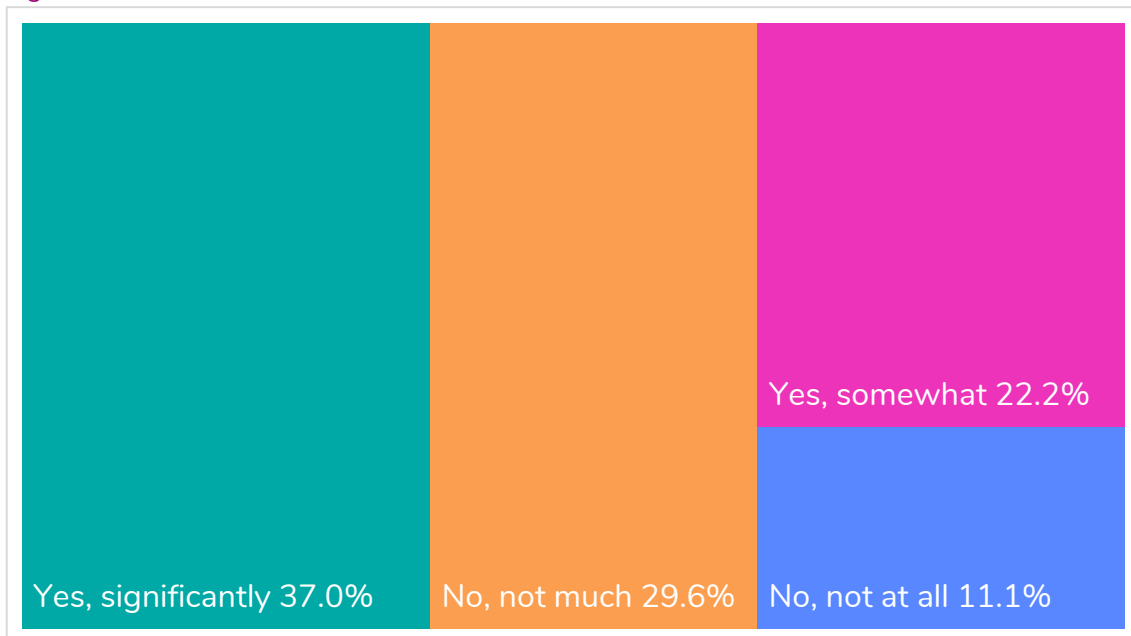
4 The implication: Unlocking potential through targeted interventions

4.1 Structural barriers and their impact

Ethnic Business owners in New Zealand face a complex web of structural and operational barriers that constrain their ability to grow, diversify, or transition into high-margin sectors. These include limited access to capital, unfamiliarity with regulatory environments, and exclusion from mainstream procurement and investment pathways. Many participants described how these barriers forced them to remain in low-margin sectors, such as hospitality, cleaning, and retail, even when they had the skills, ambition, or experience to move into more profitable industries. The impact is particularly acute for micro and small businesses, which often lack the resources to navigate complex systems or absorb financial shocks.

Additional challenges include language barriers, lack of local networks, and compliance costs, which compound difficulties in customer acquisition, digital infrastructure, and adapting inherited businesses. Even in high-margin sectors, ethnic entrepreneurs reported feeling underprepared due to a lack of recognised qualifications or industry-specific knowledge. Participants also highlighted the difficulty of breaking into mainstream buyer networks and procurement channels, which often favour established relationships and exclude newcomers. These constraints are not merely individual - they reflect broader systemic issues that limit the ability of Ethnic Businesses to scale, innovate, and fully participate in New Zealand's economic landscape.

As an Indian micro-business owner in professional services described:

> In New Zealand, existing customers are not willing to change, and avoid taking risks with new suppliers... unless you have somebody in the industry, it is difficult to step in.

These challenges directly affect profitability and growth, often forcing business owners to reduce margins, delay expansion, or pivot strategies. Some have responded by diversifying income streams, improving marketing, or adjusting pricing. Others admitted they had not yet found effective solutions, highlighting the need for better access to funding, mentorship, and tailored support. A Latin American micro-business owner in the wholesale trade noted:

> We had to completely change our [social media] approach, update the content, and build a new strategy to engage with our audience. Losing customers means lower revenue, and managing shipping costs continues to eat into our margins... We are staying flexible and continuing to adapt.

To address these barriers, participants called for culturally responsive financial support systems, including microgrants, low-interest loans, and investor-readiness programmes tailored to Ethnic Businesses. There was also strong demand for financial literacy training, translated resources, and advisers who understand the unique challenges faced by Ethnic Communities. Many expressed frustration with the inaccessibility or irrelevance of mainstream business support services. A recurring theme was the need for one-stop digital hubs and peer-led mentoring platforms that combine funding access with practical guidance. These tools are especially important for entrepreneurs aiming to diversify into high-growth sectors.

Figure 10 Resources most needed

Access to financial support 59.3%

Access to market data 18.5%

Translated materials 11.1%

Access to training and education 3.7%

Access to technology 3.7%

Employment guidelines 3.7%
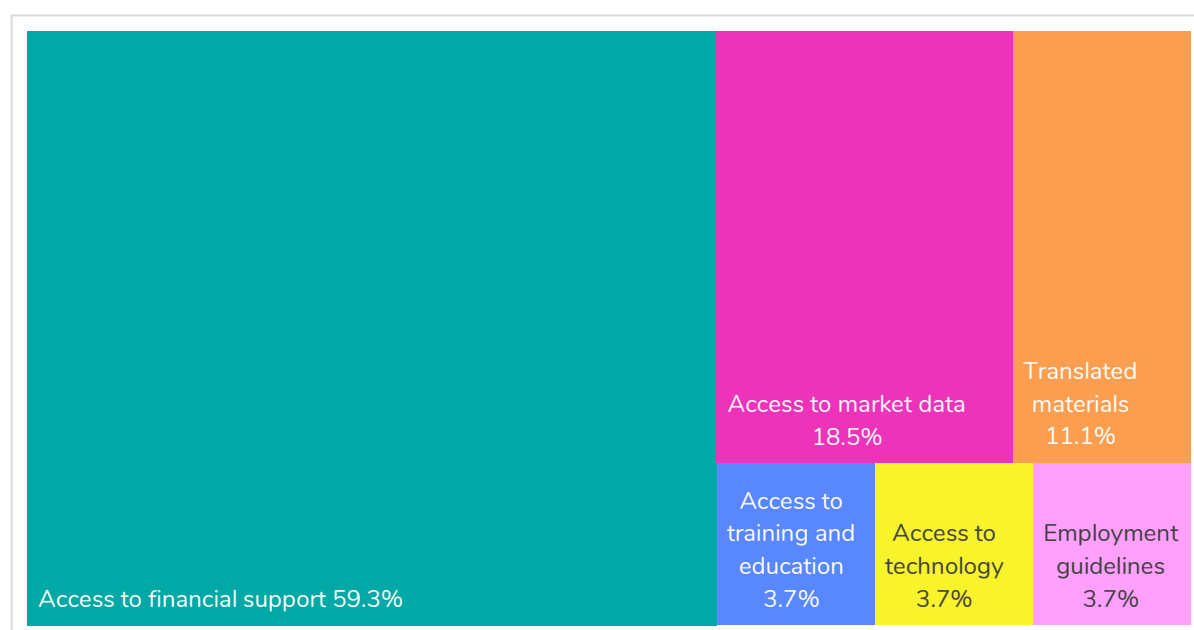
Access to financial support was identified as the most critical resource by nearly two-thirds (59.3 percent) of Ethnic Business owners, highlighting its central role in enabling growth, hiring, and innovation (Figure 10). A French micro-business owner in professional services explained:

> Funding is the biggest barrier to scaling up and hiring staff.

Others prioritised access to market data (18.5 percent), particularly those in export-oriented sectors. A German small business owner in manufacturing noted:

> Market data is essential for identifying new export opportunities and staying competitive.

These insights reflect the dual need for both capital and strategic intelligence to support business expansion and sector transitions.

4.2 Informal vs. formal support systems:

Ethnic Business owners in New Zealand rely heavily on informal support systems, particularly in the early stages of business development. Family, friends, and other business owners are the most common sources of advice and encouragement, offering emotional reassurance and practical help such as referrals, staffing, and customer acquisition. These networks are especially vital in low-margin sectors, such as hospitality and retail, where trust and cultural familiarity can be key to survival. Online communities and ethnic-specific groups also play a significant role, providing culturally relevant advice and a sense of solidarity.

In contrast, formal support systems - such as government programmes, business mentors, and consultants - are accessed less frequently and often viewed as less relevant or too generic. While some participants in high-margin sectors reported positive experiences with incubators and industry associations, many others expressed frustration with the lack of tailored, culturally responsive services. Formal support was often described as arriving "too late" or being "too broad to be useful". This divide is also reflected in the data: 59.3 percent of participants accessed support from other business owners, while 40.7 percent used business mentors and 37 percent used government programmes (Figure 6). As businesses mature, some owners begin to engage more with mainstream networks, but many continue to rely on the trust and familiarity of their Ethnic Communities to navigate challenges and grow.

Nearly 60 percent of participants rated the availability of support as "fair" or "poor," citing a lack of tailored, culturally responsive services (Figure 11). Participants who rated support poorly often pointed to the absence of translated materials, limited outreach to Ethnic Communities, and a mismatch between available services and the practical needs of small business owners.

Figure 11 Availability of support and/or advice
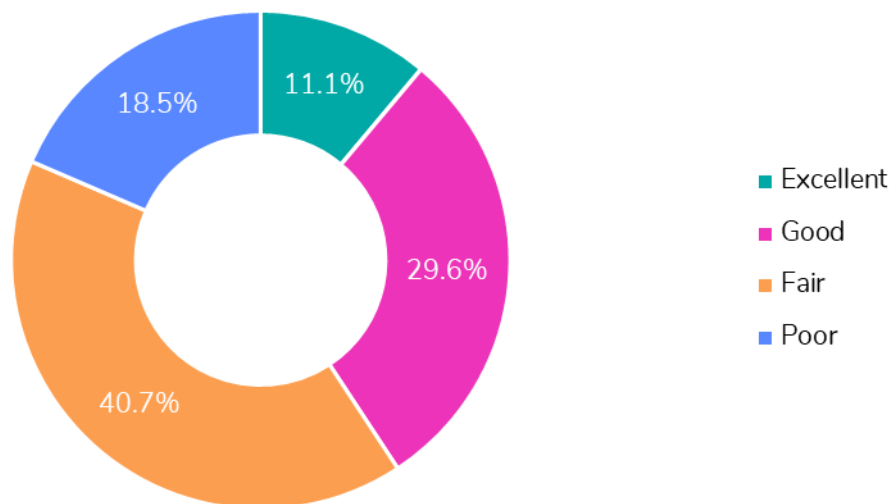
Experiences with formal support

Participants were asked if they had ever received support and advice from government agencies, business associations, business incubators and accelerators, or other organisations. Experiences with formal business support were mixed. While 37 percent found the support or advice, particularly in areas such as legal, financial, and regulatory guidance, to be very helpful, others reported it was only somewhat helpful (22.2 percent) or unhelpful (3.7 percent) (Figure 12). Notably, 37 percent of respondents had either not received support or expressed interest in doing so, pointing to a gap in outreach or accessibility. Several participants noted that support often arrived too late or was too generic to be useful, and many expressed a desire for more tailored guidance, especially around compliance, marketing, and funding.

Figure 12 Helpfulness of support and/or advice

Legend:
- Yes, it was very helpful
- Yes, it was somewhat helpful
- Yes, but it was unhelpful
- No, I have not received support
- No, but I would like to receive support

37.0%
22.2%
3.7%
18.5%
18.5%
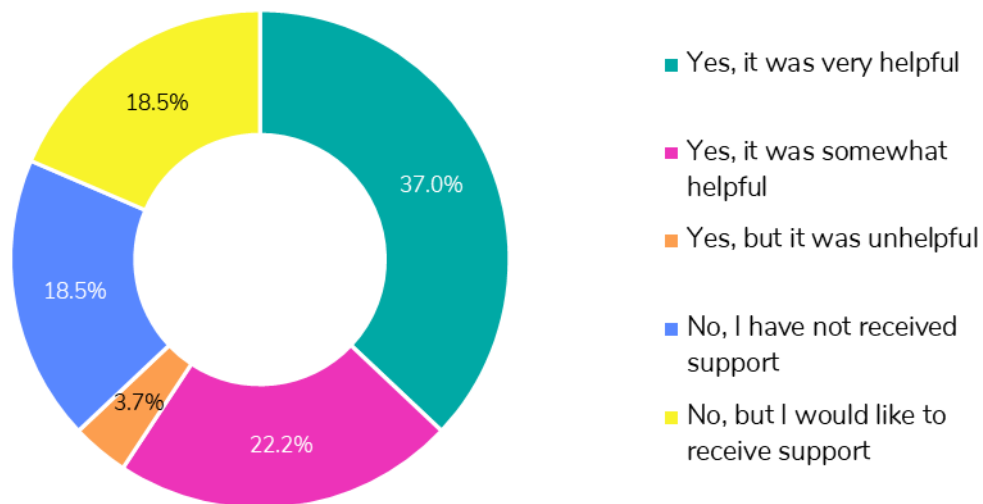
4.3 Government support and advice

Among Ethnic Business owners in New Zealand, government agencies play a significant role in providing business support and advice. The most frequently approached agency was New Zealand Trade and Enterprise (NZTE), cited by 73.7 percent of respondents, followed by the Ministry for Business, Innovation and Employment (MBIE) at 57.9 percent (Figure 13). Over half had also engaged with the Regional Business Partner Network and local councils (52.6 percent each), while 42.1 percent had not approached any government agency at all. This highlights both the reach and the gaps in public sector engagement with ethnic entrepreneurs who may lack awareness or confidence in navigating bureaucratic systems. There was a clear call for more proactive outreach and simplified access points.

Figure 13 Government agencies approached for support and/or advice
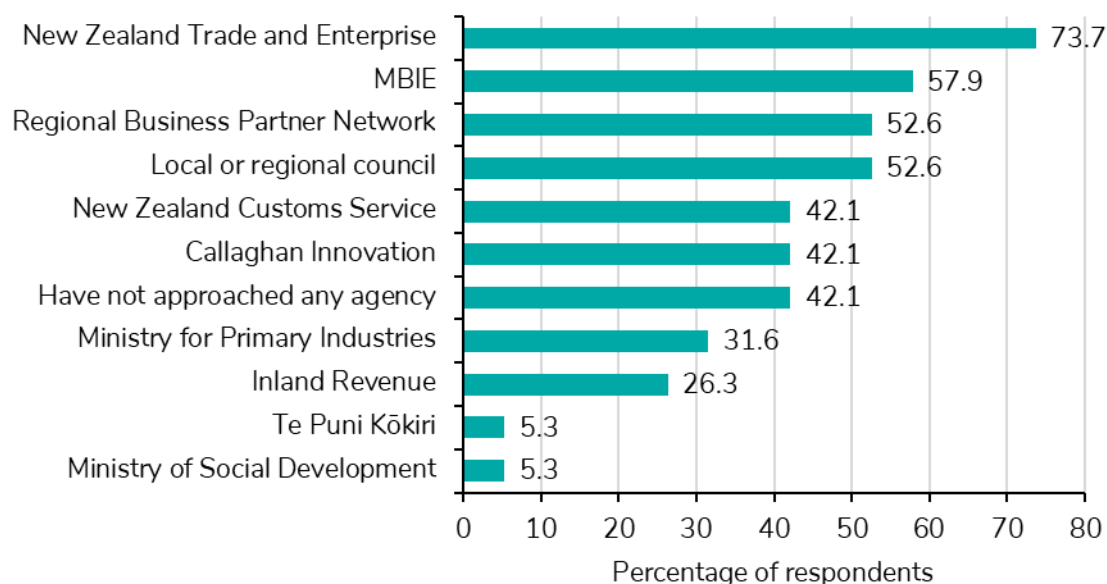
Policy and programme gaps

Despite the availability of government support channels, many Ethnic Business owners report significant gaps in how these services are designed and delivered. A key issue is the lack of cultural responsiveness - many programmes are not tailored to the lived realities of ethnic entrepreneurs, particularly those in micro and small enterprises. Language barriers, limited outreach, and overly complex application processes were frequently cited. Several participants noted that English-language resources were too technical and that translated materials, or culturally competent advisers, would have made a significant difference. Others pointed to the absence of sector-specific guidance, especially for those in niche or emerging industries.

Another major gap is the lack of visibility and inclusion in procurement and investment pathways. Ethnic Business owners described difficulty accessing formal procurement channels, with many noting a preference for established supplier relationships that exclude newcomers. This was particularly acute in competitive or low-margin sectors, where breaking into mainstream buyer networks was seen as nearly impossible without insider connections. While some medium and large businesses have begun to engage in policy advocacy, smaller firms often lack the time, knowledge, or networks to do so. This highlights the need for more inclusive procurement policies, simplified regulatory pathways, and proactive outreach to ensure Ethnic Businesses are not left behind in national economic development strategies.

## 4.4 Opportunities for enabling transitions to high-margin sectors

Nearly two-thirds of participants (66.6 percent) agreed or strongly agreed that Ethnic Business owners are disproportionately represented in low-margin industries, highlighting a widely shared perception of structural imbalance in New Zealand's business landscape (Figure 15). This view aligns with broader findings in the report that show ethnic entrepreneurs are often concentrated in sectors such as hospitality, retail, and cleaning - industries with lower profit margins and higher competition. At the same time, nearly a third (29.6 percent) disagreed, suggesting that some business owners - particularly those in high-margin or export-oriented sectors - see growing opportunities for Ethnic Businesses to diversify. This divergence underscores the importance of understanding both the barriers and the emerging pathways that shape transitions into high-margin industries.

Figure 14 Perception of Ethnic Business representation in low-margin industries
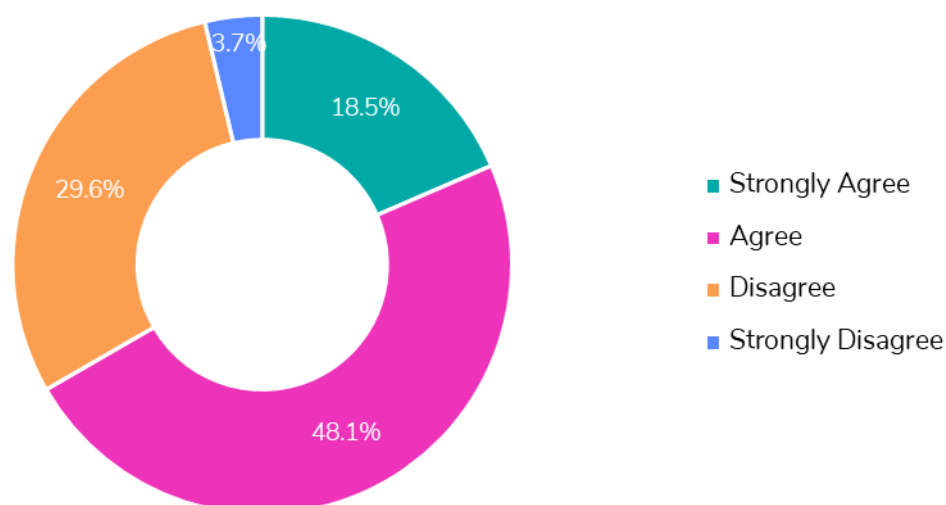
Nearly three-quarters of participants (74 percent) perceived market opportunities in high-margin industries as either "much better" or "somewhat better" than those in low-margin sectors (Figure 15). This optimism reflects a strong appetite among Ethnic Business owners to diversify into more profitable industries. As one participant noted, these sectors offer greater scalability and long-term sustainability compared to traditional low-margin industries such as retail or hospitality. However, this perceived opportunity is tempered by the structural and capability barriers discussed throughout this section.

Figure 15 Perception of market opportunities in high-margin industries
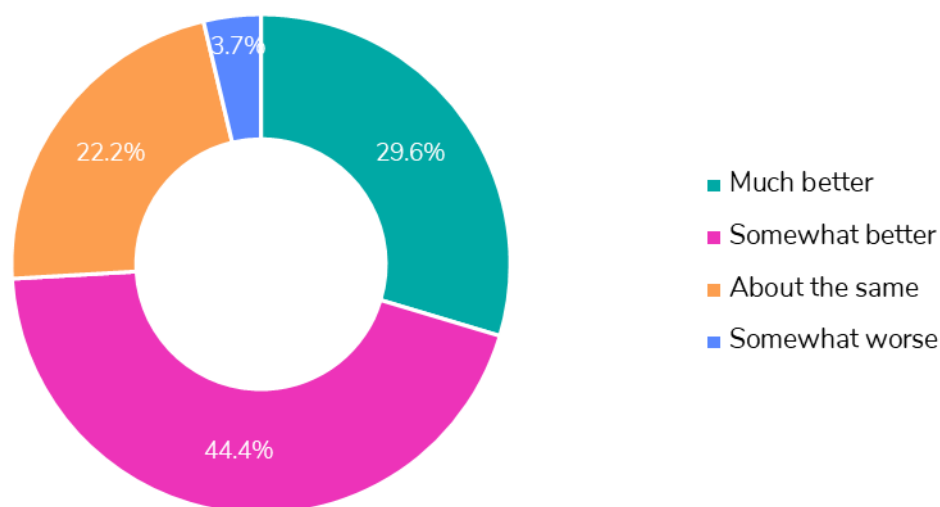
There is strong interest among Ethnic Business owners in transitioning to high-margin sectors such as IT, finance, and professional services. However, access remains uneven. Many participants cited barriers such as lack of formal qualifications, limited capital, and absence of industry-specific networks. Others pointed to the steep learning curve and regulatory complexity of these sectors. Despite this, some were open to transitioning if better pathways and support were available. A Chinese small manufacturing business owner explained,

> Achieving higher profit margins requires further investment… it's often challenging to find investors who share the same long-term vision.

Despite these challenges, some entrepreneurs have successfully made the leap - often through prior employment experience, informal mentorship, or targeted upskilling. For example, a Dutch food exporter leveraged their technical background and international networks to enter global markets, while others expressed interest in bridging programmes and micro-credentials to support transitions. A few had explored other industries through professional connections, while others had not yet sought advice but remained open to transitioning if better pathways were available.

These motivations are strong but systemic barriers, such as limited access to capital, networks, and industry-specific knowledge, continue to restrict movement into high-value sectors. Participants identified several gaps in current policy and support systems that hinder these transitions. Specifically, they pointed to the lack of recognition for overseas qualifications, limited availability of

tailored training programmes, and the absence of culturally responsive investor-readiness support. These gaps were not only relevant to transitions into high-margin industries but were recurring challenges across multiple aspects of business development.

To unlock these opportunities at scale, policy and support systems must directly address these gaps by enabling pathways that reflect the lived realities of ethnic entrepreneurs. This includes co-designed training, targeted capital instruments such as microgrants and low-interest loans, and visible role models from within Ethnic Communities who have successfully transitioned into high-value sectors. Without these interventions, many Ethnic Businesses will remain clustered in low-margin sectors, limiting both their growth potential and their contribution to New Zealand's broader economic development.

5 Recommendations from participants

The recommendations in this subsection are drawn directly from participant feedback. They reflect the practical tools, supports, and system changes that Ethnic Business owners believe would help them overcome barriers and grow, diversify, and transition into high-margin sectors. The recommendations are grouped into four key areas: capital access, regulatory navigation, mentorship and networks, and communication channels.

5.1 Capital access and financial instruments

Access to capital remains the most consistent and wide-ranging barrier for Ethnic Business owners, regardless of sector or business size. Many rely heavily on personal savings or informal lending from family and friends, which limits their ability to scale, invest in innovation, or weather financial shocks. Formal financing options - such as bank loans or private investment - are often out of reach due to unfamiliar governance models, limited credit history, or perceived risk. This is especially true for micro and small businesses in low-margin sectors, where profit margins are thin and cash flow is unpredictable.

To address these challenges, a suite of financial instruments tailored to the needs of Ethnic Businesses is needed. These could include microgrants, low-interest loans, and co-investment schemes tailored to the growth trajectories of ethnic businesses. These instruments should be co-designed with Ethnic Communities to ensure relevance and uptake.

Investor-readiness programmes and financial literacy training - delivered in multiple languages and formats - would also help bridge the gap between informal and formal capital systems. Importantly, these tools must be paired with advisery support that understands the lived realities of ethnic entrepreneurs, including their risk profiles, cultural values, and business aspirations.

Additionally, financial institutions should explore ways to recognise informal financial histories, such as community savings groups or peer lending, as part of credit assessments. This would help bridge the trust gap and expand access to formal capital for ethnic entrepreneurs.

5.2 Regulatory reform and navigation support

Regulatory complexity is a significant barrier for many Ethnic Business owners, particularly those operating in highly regulated sectors such as food production, export, and manufacturing. Participants described challenges with licensing, compliance documentation, and inconsistent council processes. These issues are compounded by language barriers, limited access to legal or

technical advice, and a lack of familiarity with New Zealand's regulatory environment. For many, navigating these systems is time-consuming, costly, and discouraging - especially when trying to expand or diversify. Participants consistently called for clearer, more accessible regulatory guidance, particularly in industries with complex compliance requirements.

To reduce these burdens, regulatory systems must be made more transparent, navigable, and inclusive. This includes simplifying compliance processes, offering multilingual guidance, and ensuring that council and government staff are trained in cultural competency. One-stop digital portals and sector-specific toolkits could help streamline access to information and reduce duplication. Additionally, bridging programmes that recognise overseas qualifications and provide pathways into regulated professions would support transitions into high-margin sectors where formal credentials are essential.

Councils and regulatory bodies should consider appointing Ethnic Business liaison officers to provide tailored guidance and advocacy. Co-designed compliance guides, developed in partnership with ethnic entrepreneurs, could demystify regulatory processes and improve engagement.

5.3 Mentorship, training, and network building

Mentorship and peer learning are critical enablers of business resilience and growth, particularly for ethnic entrepreneurs navigating unfamiliar markets. Many participants described the value of informal advice from other business owners but also noted the limitations of relying solely on personal networks. As businesses mature, the need for structured mentorship, industry-specific training, and access to broader networks becomes more pressing, especially for those seeking to scale or enter new sectors. Mentorship was seen as especially valuable when delivered by those with shared cultural backgrounds or lived experience in navigating New Zealand's business environment.

To meet this need, mentorship programmes should be expanded and diversified to include successful ethnic business leaders, industry experts, and cross-sector connectors. These programmes should be designed to foster long-term relationships and provide tailored guidance on strategy, compliance, marketing, and investment. In parallel, training initiatives should focus on digital skills, export readiness, and sector transitions, with delivery models that are flexible, culturally responsive, and accessible to time-constrained entrepreneurs. Building bridges between ethnic and mainstream networks, through events, incubators, and business associations, will also be key to unlocking new opportunities.

Regional mentorship hubs could help address geographic disparities in access to support. These hubs should facilitate intergenerational and cross-cultural peer learning, enabling ethnic entrepreneurs to benefit from diverse experiences and perspectives.

5.4 Channels of communication

Ethnic Business owners consistently emphasised the importance of communication channels that are accessible, trusted, and culturally attuned. For many, especially newer migrants and those operating in low-margin sectors, mainstream programmes often feel generic, inaccessible, or misaligned with their lived realities. This disconnect can lead to underutilisation of available resources and reinforce reliance on informal networks.

To enable effective communication, support must be delivered through trusted intermediaries, such as ethnic Chambers of Commerce, community organisations, and bilingual advisers, who understand both the cultural context and the business environment. These intermediaries play a vital role in bridging the gap between ethnic entrepreneurs and formal support systems, ensuring that information flows in ways that are linguistically and culturally appropriate. Participants shared that communication is not just about translation, but about trust, relevance, and cultural resonance.

Building on these communication pathways, culturally responsive support must be embedded into the design and delivery of all business services. This means co-designing support models with Ethnic Communities to ensure they reflect diverse values, languages, and lived experiences. Services should be tailored by sector and business stage, and include translated materials, culturally relevant case studies, and flexible delivery formats. Rather than treating cultural responsiveness as an add-on, it should be a foundational principle, ensuring that ethnic entrepreneurs are not only included in the business ecosystem but are empowered to thrive within it.

Establishing feedback loops with Ethnic Business and Ethnic Communities will ensure that communication channels and support services remain responsive and relevant. Additionally, digital storytelling platforms that highlight successful Ethnic Businesses can promote trust, visibility, and peer inspiration.

Appendix A Discussion board and interview questions

Business background	1. Tell us about your business. What do you do, and how long have you been operating? Is this your first business venture in New Zealand?
	2. Please describe your background prior to starting your business, including your motivations for becoming a business owner and choosing this particular business? If you migrated to New Zealand, were you involved in business ownership prior to moving to New Zealand and, if so, was it in the same or a different industry? Please elaborate.
	3. [Multiple choice poll] Which of the following factors influenced your decision to enter this industry?
	o Qualifications
	o Expertise
	o Market opportunities
	o Family connections
	o Personal interest
	o Other (please explain)
	4. [Follow up] Did you consider any industries other than the one your business is in? If yes, tell us more about your decision.
	5. Does your business require you to have specialised training, knowledge/experience, and qualifications? Please elaborate.
	6. What advice would you give to someone new who wants to start a business in your industry? Who and what would they need to know in order to succeed?
	7. [Single choice poll] Overall, how satisfied are you with the profitability of your business?

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 o Very satisfied

 o Satisfied

 o Unsatisfied

 o Very unsatisfied

8. Have you considered changing industries? If so, what factors have led you to consider this? If not, why not?

Now that we know more about your business, let's talk about some of the challenges you face.

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Challenges and barriers

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9. What difficulties did you face when first starting out in your business, and how did you address them?

10. What are the key challenges you currently face in your business? For example, managing costs, finding customers, or dealing with competition. Do you think these challenges are more widespread or specifically related to your industry? Are they related to overall profitability and/or to the profit margin?

11. How do these challenges affect your business? Do they impact your profitability and/or ability to grow? How have you successfully managed these challenges?

12. What obstacles would prevent you from moving to an industry with a higher profit margin (i.e., technology, professional services, financial services, etc.)? Is this something you would consider? Please explain.

13. Have you ever sought advice or connections to enter a different industry? If yes, what industry were you considering, who did you approach, and how did they help?

Now, let's talk about how you find information and tools to help you run your business. This includes things like sample business plans, ways to get funding, and guides to follow the rules. Usually, these

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	things are the same for everyone, and you can find them on websites or in newsletters, so you can use them on your own.

Information and resources	14. [Multiple choice poll] How do you typically access information and resources for your business?
	
	   o Social media
	
	   o Online forums
	
	   o Government agency (please specify)
	
	   o Business associations
	
	   o Trade associations
	
	   o Regional organisation (e.g., Chamber of Commerce)
	
	   o Accountant
	
	   o Lawyer
	
	   o Business mentor/coach
	
	   o Academic institutions
	
	   o Franchisee
	
	   o International resources
	
	   o Faith community
	
	   o Family/friends
	
	   o Other (please specify)
	
	15. [Follow up] Do you share business-related information or resources with other business owners? If yes, what types of information and resources would you share, and who would you share them with?
	
	16. What challenges do you face in accessing information or resources? What kind of help would make it easier for your business to overcome these challenges?

	17. [Multiple choice poll] What types of resources do you believe are most needed by ethnic business owners?
	
	     o Access to financial support
	
	     o Access to training and education
	
	     o Access to technology
	
	     o Access to market data
	
	     o Translated materials
	
	     o Employment guidelines
	
	     o Regulatory guidance
	
	     o Other (please specify)
	
	 18. [Follow up] Which of these resources would you prioritise if they were made available?
	
	 Now, let's talk about the help and support you get from other people. This could be advice that's just for you, encouragement when things get tough, or practical help with things like preparing to talk to investors. This kind of help comes from people you trust and have a relationship with, like mentors or other business owners who can help you solve problems and keep going. This section is also about how important your network of connections is.

Support and advice	19. [Multiple choice poll] How do you typically seek support and advice for your business?
	
	     o Mentor/coach
	
	     o Other business owners
	
	     o Industry associations
	
	     o Networking events
	
	     o Family members
	
	     o Friends

	o Online communities
	o Government programmes
	o Consultants
	o Former colleagues
	o Academic institutions
	o Community leaders
	o Faith-based leaders
	o Other (please specify)
	20. [Single choice poll] How do you rate the availability of support and advice for ethnic business owners?
	o Excellent
	o Good
	o Fair
	o Poor
	21. [Follow up] Why did you give that rating for the availability of support and advice? What specific areas of support do you feel are missing or could be improved?
	22. [Single choice poll] Have you ever received support and advice from government agencies, business associations, business incubators and accelerators, or other organisations?
	o Yes, it was very helpful
	o Yes, it was somewhat helpful
	o Yes, but it was unhelpful
	o No, I have not received support
	o No, but I would like to receive support

23. [Multiple choice poll] Which New Zealand government agencies have you approached for support and advice for running your business?

- o New Zealand Trade and Enterprise

- o Ministry for Primary Industries

- o New Zealand Customs Service

- o Ministry for Business, Innovation and Employment

- o Callaghan Innovation

- o Regional Business Partner Network

- o Te Puni Kōkiri

- o Ministry of Social Development

- o Inland Revenue

- o Other central government agency

- o Local or regional council

- o Have not approached any government agency for business support or advice.

24. Are there specific people or organisations in your network who have helped your business succeed? What role did they play (e.g., mentor, supplier, customer)? How have they influenced your progress?

25. Do you have connections with other business owners or groups who share a similar ethnic background? How do these relationships support your business? How and how often do you interact with them?

26. [Single choice poll] How important are connections with others who share a similar ethnic background to your business success?

	o Very important
	o Somewhat important
	o Not very important
	o Not at all important.
	27. Who are the most influential people or organisations in your business community? Why do you think they are influential?
	28. Can you share an example of a time when connections with others who share a similar ethnic background significantly helped your business development, or when a lack of such connections created challenges?
	29. [Single choice poll] Have your cultural values or traditions played a role in shaping how you operate your business or the opportunities you've encountered?
	o Yes, significantly
	o Yes, somewhat
	o No, not much
	o No, not at all
	30. [Follow up, if yes] Can you share specific examples?
	31. Do you have any suppliers or clients who share a similar ethnic background? If yes, how does this impact your business relationships?
	32. Are there any groups or individuals outside your ethnic community who have been helpful to your business? If yes, what kind of help did they provide?
Regulatory and cultural factors	33. [Single choice poll] Have you faced any domestic regulatory barriers in your business?
	o Yes, significant barriers

	o Yes, some barriers
	o No, few barriers
	o No, no barriers
	34. [Follow up] How did you navigate these barriers? This could include support from your network.
	35. [Follow up] How have these barriers affected your ability to grow or enter a new industry?
	36. Have you ever faced discrimination or bias that affected your business opportunities?
Market opportunities	37. [Single choice poll] Different industries can have varying profit margins. Some industries, like software or professional services, tend to have higher profit margins, while others, like dairies, cafes, and retail, tend to have lower profit margins. How do you generally perceive market opportunities in high-margin industries compared to low-margin ones?
	o Much better
	o Somewhat better
	o About the same
	o Somewhat worse
	o Much worse
	38. [Follow up] What makes you think the market opportunities in high-margin businesses are better or worse than low-margin businesses?
	39. [Single choice poll] How important is access to capital for your business growth?
	o Very important
	o Somewhat important

	o Not very important
	o Not at all important
	40. [Multiple choice poll] What are the sources of capital you have used to finance your business?
	o Personal savings
	o Family/friends
	o Bank loan or overdraft
	o Government grants or loans
	o Private investors
	o Other (please specify)
	o None of the above.
	41. Does access to funding make a difference in growing your business or choosing an industry? Why or why not?
	42. Does investment in research and development make a difference in growing your business or choosing an industry? Why or why not?
Insights and strategies	43. What strategies have helped you overcome challenges in your current industry?
	44. To what extent do you agree with the statement that ethnic business owners are disproportionately represented in low-margin industries? If you agree, what factors do you believe contribute to this pattern?
	45. What advice would you give policymakers or organisations to help ethnic business owners succeed in high-margin industries?
Additional comments	46. Is there anything else you would like to share about your experience running a business as part of an Ethnic Community in New Zealand?