

Managed iwi investment schemes

an exploratory study on retirement

Abstract

Managed iwi investment schemes and iwi savings schemes represent targeted financial initiatives established to enhance the economic security, autonomy and collective wellbeing of iwi members. These schemes are designed to address the unique needs of whānau (iwi-affiliated families), emphasising the need to save for significant life events such as tertiary education, home ownership and retirement. Despite their growing relevance, there remains a paucity of research concerning these schemes. In response, Te Ara Ahunga Ora Retirement Commission commissioned Ihi Research to conduct an exploratory study aimed at understanding the current landscape of iwi savings schemes. This article presents two case studies: the Ngāi Tahu Whai Rawa managed iwi investment scheme and the Ka Uruora WhānauSaver savings scheme. Key learnings emerged from the data that can inform the establishment and strengthening of future schemes.

Successful schemes are grounded in iwi aspirations and development strategies, supporting financial wellbeing, tino rangatiratanga (self-determination) and cultural connection. Holistic support, including financial education and kanohi-ki-te-kanohi (face-to-face) engagement, is essential to building confidence and trust among whānau. Early enrolment of tamariki (children) and a focus on intergenerational impacts are vital for creating long-term change. Flexibility in scheme design increases participation, although balancing immediate financial needs, such as housing, with long-term retirement savings remains a key tension. Managing partnerships with financial providers requires active stewardship to ensure iwi values are upheld, and government support for financial education remains a critical enabler.

Keywords managed iwi investment, iwi-led investment schemes, savings, retirement, Māori, motivation, government policy

Retirement presents unique challenges and opportunities for Māori, shaped by diverse cultural identities, social realities, and long-standing responsibilities to whānau, hapū and iwi (Hynds, Leonard and Bidois, 2025; Kempton, 2022; Irwin and Thompson, 2022). With Māori expected to make up a growing share of Aotearoa's working-age population (Cook, 2022), ensuring equitable access to financial security in later life is increasingly important. However, historical and structural inequities – including colonisation, land loss and systemic racism – have created significant barriers to wealth accumulation, secure housing and long-term retirement planning (Kempton, 2022; Irwin and Thompson, 2022). These effects are reflected in lower life expectancy, underrepresentation in superannuation uptake, and ongoing disparities in employment, health and housing (Allen and Irwin, 2023; RNZ, 2024; Reid et al., 2017; Waitangi Tribunal, 2019).

Despite these challenges, Māori communities continue to lead innovative, strengths-based solutions that centre mana motuhake and support intergenerational wellbeing. From iwi-led savings schemes to kaupapa Māori financial literacy initiatives, Māori are actively shaping new pathways for whānau to thrive into older age. This exploratory, descriptive study of managed iwi investment schemes and iwi savings schemes is, therefore, both timely and essential. It contributes to a broader understanding of how Māori aspirations for financial wellbeing can be supported through culturally grounded, equitable systems. By recognising the limitations of universal policy and the unique responsibilities kaumatua continue to carry, this research helps reframe what 'retirement' might mean within Māori worlds, and how collective, iwi-based approaches may offer better pathways forward.

Exploring the landscape of iwi investment schemes

The national landscape analysis found that of the 22 iwi and hapū groups reviewed, 12 actively promote managed iwi investment schemes and iwi savings schemes, and they differ in terms of their maturity, size and financial structure. Despite differences in

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design, the aspirations of such investment schemes share common foundations. They aim to support intergenerational wealth and wellbeing by encouraging regular savings contributions and by providing accessible financial education. Early enrolment, particularly for tamariki, is strongly promoted to foster a lifelong savings culture within whānau. Strengthening financial literacy is a central feature, with schemes supporting whānau to make informed financial decisions and navigate mainstream investment systems. Savings are generally intended to support significant life milestones such as tertiary education, home ownership and retirement, while the return of iwi commercial success to whānau through matched contributions or distributions further strengthens equity (Hynds, Leonard and Bidois, 2025).

Whānau with whakapapa connections to multiple participating iwi may be eligible to receive contributions from each of those iwi, enhancing the potential value of their savings. Variations exist between schemes in governance models, with some being iwi-owned and operated and others developed in partnership with external investment providers. Approaches to withdrawal criteria differ, reflecting iwi values and kaupapa, and some schemes are integrated within broader wellbeing strategies that include housing and employment support. The degree to which cultural frameworks and tino rangatiratanga underpin scheme governance also varies.

Overall, managed iwi investment and iwi savings schemes represent an innovative

approach to whānau-based financial management, leveraging collective resources to enhance individual and collective prosperity with an intergenerational focus. Two such schemes were examined in more depth.

Whai Rawa, launched by Ngāi Tahu in 2006, is the oldest scheme. It is a managed iwi investment scheme with over 35,000 members. Whai Rawa is iwi-owned and operated and offers matched savings, annual distributions and withdrawal options for tertiary education, first-home deposits, and retirement from age 55. The scheme reflects Ngāi Tahu's vision for whānau prosperity and self-determination, with targeted support to strengthen whānau financial literacy.

Ka Uruora was established in 2019 as an iwi-led savings scheme designed to support whānau in achieving long-term financial independence. A cornerstone of the initiative is Ka Uruora WhānauSaver. WhānauSaver was designed by Te Kotahitanga o Te Atiawa and Te Kāhui o Taranaki in conjunction with SuperLife and is delivered through SuperLife Invest (Ka Uruora, 2024, n.d.a; SuperLife, 2025). The scheme allows savings for education, home ownership and retirement, with iwi-matched contributions and earlier withdrawal options than KiwiSaver. The scheme is now active across multiple iwi, including recent adoption in Te Tau Ihu under the name Te Uru Tahua – WhānauSaver. Financial literacy programmes are also a feature.

Impact and emerging benefits – Whai Rawa and Ka Uruora

Indicators of impact were explored across both quantitative and qualitative dimensions. Quantitative measures such as participation rates, contribution and withdrawal patterns, growth in total funds, and the achievement of financial milestones provide tangible evidence of success. Whai Rawa, in particular, demonstrates strong results across all indicators. Ka Uruora is relatively new and still in the early stages of development.

Since its launch in 2006, members of Whai Rawa have benefited from over \$75m in contributions from Te Rūnanga o Ngāi Tahu. By 2013 it had generated \$35m of funds for '19,000 plus members' (Future New Zealand Charitable Trust, 2007, p.12).

Nineteen years on, it now has 35,384 members and \$165.2 million in funds under management (Whai Rawa, 2025a). Te Rūnanga o Ngāi Tahu has been able to contribute ‘over \$75 million in matched savings, newborn and annual distributions’ (Whai Rawa, 2025b, para 1).¹ In addition, \$37 million has been ‘collectively withdrawn by whānau towards their home ownership, education and retirement’ (Whai Rawa, 2025a, para 2).

Impacts and types of benefit for whānau can also be seen in Whai Rawa withdrawal data (Whai Rawa, 2024). Table 1 shows the types of whānau withdrawals made during the 2024 calendar year, plus the volume of withdrawals and average amount. It also indicates the volume, value and average whānau withdrawal made since the fund’s inception (2006) up to 31 December 2024. The average age for withdrawal for retirement is 63, with an average withdrawal of \$5,479.

Due to the success of Whai Rawa, Ngāi Tahu is now considering the possibility of launching a KiwiSaver scheme that would sit alongside the existing Whai Rawa investment scheme and be open to all New Zealanders. Whānau welcomed this opportunity:

I’d love to see KiwiSaver being sort of implemented alongside or in alignment with Whai Rawa so we can get employer contributions like they do with KiwiSaver’ (whānau member).

Ka Uruora WhānauSaver

Ka Uruora WhānauSaver is available exclusively to members of iwi that have joined the initiative. To be eligible, individuals must be registered with one or more of the following participating iwi: Te Atiawa; Taranaki Iwi; Ngāruahine; Ngāti Kuia; Ngāti Maru; Ngāti Mutunga; Ngāti Rāru; Ngāti Ruanui; Ngāti Tama ki Te Tau Ihu; Rangitāne o Wairau; and Te Atiawa o Te Waka-a-Māui. Registrations are completed through the SuperLife website and require supporting documentation. One of the key advantages of delivering Ka Uruora WhānauSaver through SuperLife is that it removes the administrative, financial and compliance burdens from iwi. SuperLife is an established investment provider with a proven track record, meaning iwi do not need to manage investments directly, maintain the

Table 1: Whai Rawa withdrawal information

2424 Clalendar Year		
Type	Volume	Average Withdrawal
Tertiary	103	\$4,429
Home Ownership	162	\$9,973
Retirement	695	\$5,479
2024 Retirement Withdrawal		
Average Age	63	
Retirement Drawdown before 65	70%	
Withdrawal Since Inception to 31 Dec 2024		
Volume	Value	Average Withdrawal
8,979	\$41M	\$4,592

online platform, or assume any financial or legal risks associated with fund management.

SuperLife provides a secure interface for whānau, ensures compliance with regulatory requirements, and handles account management. SuperLife employs iwi members, who support whānau to join the scheme. This arrangement allows iwi to focus on supporting their members, without the operational complexities of running a savings and investment scheme themselves. Ka Uruora is a relatively new iwi-led savings scheme, established in 2019. While the programme has grown steadily, some iwi have only joined as recently as 2024. As a long-term investment initiative, the full benefits of retirement savings will take time to realise, particularly for those who have only recently become members of the scheme.

Obviously, because we’re so early on in this journey, we haven’t seen the fullness of what this actually means, because we’re only five years old. So, we haven’t had anyone draw money down for a while yet’ (Ka Uruora kaimahi).

However, Ka Uruora membership has grown steadily, particularly over the past four years. The recent launch in Te Tau Ihu in November 2024 saw over 100 members sign up in the first four months. Kaimahi (staff) believe the positive messaging from iwi and the support of iwi leadership from across Te Tau Ihu has led to the positive response from whānau.

We had 100+ whānau complete that education programme in the first year.

No one knew anything about Ka Uruora when we launched. The uptake down here has been pretty good. The leadership that’s driving that has been really great, a very collaborative approach. I think there’s lots of cross whakapapa down here, so that messaging is coming from multiple platforms. (Ka Uruora kaimahi)

Cross-case analysis

Managed iwi investment or iwi-led savings schemes are unique as they are iwi-centric. They have cultural and community-focused goals tied to iwi aspirations, providing financial benefits directly to registered tribal members. They aim to distribute wealth generated from iwi investments back to their people, enhancing overall community wellbeing. They have a number of distinct features.

Annual contributions

Managed iwi investment schemes, such as the Ngāi Tahu Whai Rawa scheme, often provide additional benefits, such as matched savings and annual distributions, making them valuable tools for iwi members to build wealth and prepare for retirement. For example, in Whai Rawa, adult members receive a dollar-for-dollar match on their contributions up to a certain limit, while children’s contributions are matched at a higher rate (Whai Rawa, 2024). It is important to note that annual contributions can only be made when iwi investments allow. According to TDB Advisory (2024), the last two years have been challenging for many iwi investments, with reported financial

losses and decreased returns on assets compared with previous years.

Investment opportunities

These schemes often include investment components managed by professional financial services, allowing members' savings to grow over time. For instance, the WhānauSaver programme offered through Ka Uruora allows members to choose from various investment funds (Ka Uruora, 2024).

Flexible use of funds

Members can typically use their savings for specific purposes, such as purchasing a first home, funding tertiary education or preparing for retirement. Some schemes also allow withdrawals under special circumstances, such as financial hardship or serious illness (Ka Uruora, n.d.b; Whai Rawa, 2024).

Early access and financial literacy

Unlike some other savings programmes, both Whai Rawa and Ka Uruora allow members to access their funds earlier than standard retirement age requirements, providing more flexibility in financial planning. They also provide targeted financial literacy programmes and support for whānau to understand their savings behaviour.

Māori authority credits

In relation to matched savings and distribution payments both schemes have Māori authority credits attached. These credits compensate for some of the tax deductions related to the retirement scheme contribution tax, enabling more savings into the accounts of scheme members.

Other indicators of impact

Qualitative findings also reveal important outcomes, including increased financial confidence and literacy, enhanced whānau wellbeing, stronger cultural connection through iwi engagement, and more frequent intergenerational conversations about financial planning. While retirement savings is a key focus of WhānauSaver, the Ka Uruora kaupapa is aimed at long-term intergenerational financial independence for whānau. The education and housing aspect of the programme is pivotal to achieving this overarching goal. With

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support from Te Puni Kōkiri, Ka Uruora has increased the financial literacy of over 600 whānau who have engaged in the wānanga and/or home ownership support: 'We've had 500 people in Taranaki go through the course in five years' (Ka Uruora kaimahi).

This support has increased financial literacy and energised whānau to create financial plans to achieve their goals. The conversations initiated through the education wānanga continue as relationships are built with the kaimahi.

It keeps you in touch with your iwi, but there is also the benefit of financial literacy. We do a lot of talking at home about Whai Rawa and saving for our future' (whānau member).

Targeted financial literacy programmes directed at whānau also generate an interest in savings and understanding personal behaviour towards money.

We had a workshop at the office ... the facilitators were all Māori and came from different banks, ASB, Westpac and ANZ ..., part of the workshop was around budgeting and just simple ways that you could save. Another one was understanding your behaviour towards money and savings ... 'Are you a serious spender? Or do you like to save your money?' And that whole workshop, I found, really informative. I got a lot of value out of that. (whānau member)

The diversity of whānau circumstances and people's prior knowledge and financial motivations prior to joining a managed iwi investment scheme or iwi savings scheme was emphasised in interviews.

Initially, I didn't really see the benefits of Whai Rawa ... in my whānau when I was growing up, we didn't really talk about financial goals and savings and things like that' (whānau member).

For some, it took time to set personal financial savings goals and to really understand the benefits of joining the savings scheme. Seeing their savings grow and being able to realise financial goals (such as purchasing their first home) was particularly rewarding.

The strengthening of whakapapa connections was also seen as an important positive outcome of iwi savings schemes. Whānau viewed the opportunity to receive a distribution from iwi as a tangible recognition of their whakapapa, and iwi contributing directly to their whānau goals. 'I think number one for whānau is that your iwi is directly contributing to you and your whānau' (Ka Uruora kaimahi).

While membership of the schemes has grown, iwi membership has also increased, as whānau are encouraged to register their whakapapa connections to multiple iwi. In doing so, whānau can be eligible to receive iwi distribution through their multiple iwi connections.

Motivations to join

Whānau who were interviewed talked about their motivations to enrol in the schemes. Honouring whakapapa, contributing to collective wellbeing, and the ability to generate intergenerational benefits are key motivators.

We joined because of whakapapa, it's a Ngāi Tahu owned investment scheme'; 'I was speaking with my son this morning and it's about providing for the whānau ... it's setting our mokopuna up for life ... more of a generational wealth purpose ... providing them with financial support further down the track (whānau members).

Achieving personal financial goals and experiencing the benefits of Whai Rawa

motivated whānau to sign up pēpi and tamariki.

I'd already seen the benefit of Whai Rawa. So, as soon as my kids were born, I enrolled them straight away and they got the newborn distribution. And then in December, end of December every year, I'd get a reminder to put the \$50 into their accounts ... which I always did ... so example for my son, he's 10. And I've contributed small amounts every year but and he's got around \$5,000 in there now. (whānau member)

Flexibility within the scheme was appreciated by whānau. 'It's such a great scheme ... and it's flexible. For my children they can use it for education too, if they want to go to university or Polytech ... they can do that' (whānau member).

There is a need to address health inequities for whānau, and this was also identified as a motivator to join.

As Māori we die a lot earlier. So that was a bottom line for me ... even though it's compulsory saving I could have pulled out at 55' (whānau member).

Enabling whānau to withdraw retirement funds much earlier than 65 was a reflection of health inequities for Māori.

I don't actually know anyone who has withdrawn Whai Rawa for retirement. I do know of a sad situation where the individual member passed away before they could withdraw their funds for retirement, but the transfer of funds supported the whānau with tangihanga costs and things like that. (whānau member)

Challenges encountered in setting up and managing iwi savings schemes

Managed iwi investment schemes such as Whai Rawa encountered specific challenges which could put off other iwi from setting up their own whānau-centric savings scheme. Considerable financial requirements had to be met to set up the Whai Rawa fund. As a licensed managed investment scheme, it is heavily regulated, with a large administrative load. This also means considerable compliance costs.

... managed iwi investment schemes and iwi savings schemes represent a unique, strengths-based approach to improving whānau financial wellbeing, with a strong intergenerational focus.

We also have a risk and compliance team because we're heavily regulated. So, that is a massive barrier for people who want to set up their own investment scheme or iwi investment scheme, you need to comply with things such as the financial markets conduct act, AML legislation, privacy, et cetera, et cetera, et cetera. (Whai Rawa kaimahi)

While partnership models with outside financial investment providers, such as SuperLife, were welcomed, an unintended consequence could be extra workload pressures on kaimahi to provide cultural advice to others not familiar with tikanga, while providing support to whānau to navigate online requirements. While the kaupapa is driven by iwi aspirations, the initiative also navigates the complexities of working with an established financial services provider, requiring ongoing adaptation to ensure the model meets the needs of whānau.

Future directions

Key learnings emerged from data that can inform the establishment and strengthening of future managed iwi investment and iwi savings schemes. Successful schemes are grounded in iwi aspirations and development strategies, supporting financial wellbeing, tino rangatiratanga

and cultural connection. Holistic support, including financial education and kanohi-ki-te-kanohi engagement, is essential to building confidence and trust among whānau. Early enrolment of tamariki and a focus on intergenerational impacts are vital for creating long-term change. Flexibility in scheme design increases participation, although balancing immediate financial needs, such as housing, with long-term retirement savings remains a key tension. Managing partnerships with financial providers requires active stewardship to ensure Māori values are upheld, and government support for financial education remains a critical enabler.

Key findings from the study provide actionable insights for the establishment and enhancement of future schemes. Managed iwi investment schemes and iwi savings schemes have the potential to influence financial power dynamics by contributing to the reduction of financial inequities for Māori and transforming the nature of long-term commercial relationships within and beyond iwi communities. The following points summarise critical directions for policy and practice.

- *Ground schemes in iwi aspirations and development strategies*
Successful managed iwi investment schemes and iwi savings schemes are deeply aligned with iwi aspirations, supporting not only financial wellbeing but also tino rangatiratanga (self-determination) and cultural connection. Embedding these schemes within broader iwi development strategies ensures that they are relevant and effective.
- *Provide holistic and culturally anchored support*
Holistic approaches – including robust financial education and kanohi-ki-te-kanohi engagement – are essential for building whānau confidence and trust. Trusted, culturally competent kaimahi play a key role in supporting participation.
- *Prioritise early enrolment and intergenerational impact*
Early enrolment of tamariki and a focus on intergenerational wealth transfer are vital. These strategies foster long-term behavioural change and help build financial security for future generations.

- *Design for flexibility and whānau realities*
Flexible scheme design – such as enabling withdrawals for housing, education or health – encourages participation by recognising the diverse needs and milestones of whānau. Balancing immediate needs with long-term savings remains a central challenge.
 - *Address access settings to reflect Māori health realities*
Allowing earlier access to savings (e.g., from age 55) acknowledges health inequities and aligns with Māori life expectancy. Such flexibility has proven effective in iwi-led schemes and may enhance uptake.
 - *Ensure active stewardship in partnerships*
Effective management of partnerships with financial providers is crucial to uphold Māori values and maintain scheme integrity. Ongoing stewardship and negotiation are necessary for successful co-governance and partnership models.
 - *Sustain and expand financial capability initiatives*
Continued investment in financial literacy and capability, especially through culturally appropriate and iwi-led education, is foundational for long-term success and increased Māori participation.
 - *Recognise the cultural and social value of managed iwi investment schemes and iwi savings schemes*
Participation in iwi-led schemes strengthens connections to whakapapa and iwi, delivering important cultural and social benefits. These relational outcomes should be acknowledged and supported in policy frameworks.
 - *Commission ongoing research on long-term impacts*
There is a clear need for longitudinal research to assess the long-term impacts of managed iwi investment schemes and iwi savings schemes on whānau financial security and retirement wellbeing. Further exploration of iwi interest in new or co-developed schemes will inform future policy and practice.
- In summary, managed iwi investment schemes and iwi savings schemes represent a unique, strengths-based approach to improving whānau financial wellbeing, with a strong intergenerational focus. The above recommendations offer a roadmap for iwi, policymakers and government to ensure the continued growth, relevance and impact of these schemes.

¹ It is important to note that 'the annual level of contribution may differ between calendar years and between members. Te Rūnanga o Ngāi Tahu may choose to cease or reduce contributions' (Whai Rawa, 2025b, para 1).

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