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The Pentecostal 'working of talents' (*Matarenda*) as a catalyst for breaking female economic dependency: Evidence from a Gauteng informal settlement

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Background: Majority of women are restricted to being financially dependent on their husbands due to cultural customs and economic hardships such as extreme poverty, unemployment, unsafe sanitation, and caregiving burdens. Pentecostal churches teach these women to use their natural skills to earn money rather than relying on employment elsewhere.

Aim: The primary goal is to help marginalised women in Gauteng informal settlements to gain economic independence and become entrepreneurs.

Setting: This study focuses on Pentecostal Christian ministries operating within informal settlements in the Gauteng province, South Africa.

Methods: The study adopts a qualitative, non-empirical methodology, examining published data and a theological framework to trace how faith-based entrepreneurial programmes operate.

Results: The study reveals that *Matarenda* [talents] serves as a potent instrument for promoting gender equality, effectively teaches useful business skills and subverts gender norms by elevating women to the same financial status as men in their homes.

Conclusion: *Matarenda* is an effective economic model which leverages religious motivation to encourage female entrepreneurship, proving that faith-based initiatives can successfully disrupt systematic financial dependency without relying on external state funding.

Contribution: The study offers policymakers a model of how religious capital can be harnessed for gender-focused economic empowerment in marginalised urban spaces.

Keywords: *Matarenda*; informal settlements; entrepreneurship; qualitative research; Pentecostal; economic dependency; patriarchy.

Introduction

According to Biri (2014:144), *Matarenda* refers to a 'school' within the Zimbabwe assemblies of God Africa (ZAOGA) church that serves as a conceptual framework for teaching members about the moral duty of hard work, self-empowerment, and entrepreneurship. Pentecostal talents, according to Guti (2015), are a practical educational concept that is designed to empower believers to overcome poverty and achieve self-reliance. In other words, the movement encourages women to transform specific knowledge and skills, such as baking, sewing, cooking, farming, lending or trading, into profitable small businesses to achieve financial independence. Furthermore, the Pentecostal talents programme encourages women to stand and better their household dependency through '*Matarenda*' [talents] or 'penny capitalism' (Biri 2015). This allows them to invest in real estate, buy cars, and pay for their children's education, which automatically changes their status from being dependents to owners.

The 'working of talents' model, as described by Mapuranngara (2013), is an important foundation for economic empowerment, especially when it comes to gathering financial assets for women. Women become active economic agents and providers of their families, wherein their ownership completely changes the challenges that are fuelled or influenced by patriarchal norms. This is realised by their frequent move from informal rural settings to developed urban areas. Acquiring these skills as women transforms their standards from being taken advantage of, in the name of tradition, to taking part in or participating in the church's developmental and economic agenda.

Pentecostal theology, which has to do with financial security through consistency with spiritual diligence, supports this economic transformation. Musoni (2024) stipulates that church leaders such as those in ZAOGA in Zimbabwe encourages women to leverage their education and learn business management to achieve financial independence. The 'working of talents' provides an effective, gender-focused space where women are able to plan and challenge their economic disempowerment by using their skills, even though many Pentecostal spaces are still patriarchal in top-level leadership. The 'working of talents' serves as a type of social entrepreneurship that empowers and encourages women to overcome the workload of the systematic exclusion from economic opportunities and household responsibilities as well (Haynes 2012). These women break the poverty trap and learn to be independent of both male partners and government assistance by using group networking and applying moral, religiously grounded business principles such as diligence and integrity. Through this empowerment programme, the Pentecostal church effectively becomes a place where women can heal and transform personally, economically, and developmentally.

In this regard, the study evaluates how women use their inherent skills and local resources to bypass traditional economic barriers and generate income. When analysing personal narratives, the study assesses whether this 'school of talents' successfully squashes patriarchal norms, allows women to acquire assets in their own names, and directly contributes to poverty alleviation and gender equality.

Literature review

Mapungara (2025) highlights that *Matarenda* often operate within deeply patriarchal churches. His study argues that even when women gain economic autonomy, they remain subject to male ecclesiastical authority and traditional gender hierarchies at home. Furthermore, research from feminist theologians at African universities, Gwara and Chitanda (2024) argues that *Matarenda* is a paradox. While it effectively moves women from a state of total economic dependency to self-reliance and economic influence, it also serves as a psychosocial adaptation. These institutions argue that to break structural dependency completely, *Matarenda* initiatives must be accompanied by micro-level advocacy for women's rights and property rights and explicit challenges to cultural gender norms.

Researchers such as Tarugarira and Moyo (2020), to name a few, used Sara Longwe's Empowerment Framework to demonstrate how the talent model operates as an educational institution and measure how faith-based initiatives translate into substantive gender equality. According to Longwe's model, empowerment is a hierarchical continuum. Meanwhile, sociologists such as Chigarande (2021) observe that these faith-based business networks not only alleviate poverty but also grant women a 'power to' and 'power with' that challenge traditional gender inequality within the household. Researchers working outside the African continent, such as Chigarande et al. (eds. 2021), maintain nuanced, varied perspectives. They analyse how these faith-based entrepreneurial frameworks deconstruct traditional gender norms but also intersect with late-capitalist economic realities. While international missions in places like India note similar spiritual empowerment, some broader feminist critics from Western institutions caution that this 'Prosperity Gospel' can sometimes place the burden of poverty survival sorely on women, or reinforce 'bargaining with patriarchy' rather than dismantling it entirely.

Scholars from Zimbabwe, such as Thondhlana (2021), highlight *Matarenda* as a powerful gender-transformative tool. Researchers argue that this ecclesiastical doctrine shifts women from economic dependence to self-sufficiency, enabling them to buy property, fund education, and become respected breadwinners in their communities (Chigarande et al. 2021). However, feminist critics warn that these gains can sometimes inadvertently reinforce traditional domestic roles by focusing primarily on micro-enterprises rather than on systemic gender equality (Mapuranga 2013). Studies of congregations in South Africa and the United Kingdom (UK) consistently convey how the model successfully helps women overcome economic barriers, build valuable business skills, and achieve financial independence.

A study by Chigarande (2021) stipulates that the Pentecostal 'working of talents' (the *Matarenda* Model) functions as a spirit-empowered entrepreneurship model that catalyses female economic independence. Their study further stipulates that utilising local resources and religious social capital quashes traditional patriarchal boundaries, allowing marginalised women to move from poverty to self-reliance. Advocates of the *Matarenda* Model, such as Guti (2015) argue that these church-initiated talent programmes act as an invaluable 'school of entrepreneurship'. They further point to tangible advancements, noting that many women have transcended traditional dependency to become property owners, landlords, and successful micro-entrepreneurs. For these women, *Matarenda* serves as a liberating theological framework. Furthermore, Musoni (2021) notes that emphasising hard work, financial discipline, and self-reliance directly equips women to navigate volatile late-capitalist economies. Critics and Sceptics contend that such empowerment narratives may be romanticised or exaggerated. In many African Initiated Churches (AICs), such as Forward in Faith Ministries International (FIFMI, also known as ZAOGA), which popularised this concept, there is a structural paradox.

There is a distinct lack of empirical, longitudinal research investigating how this financial independence translates into permanent, systemic changes within the domestic sphere. Specifically, there is a need to study whether the economic gains achieved through *Matarenda* fundamentally alter household decision-making power, reduce intimate partner dependency, and help households survive macroeconomic shocks.

Methods

The following headings are covered under methods. These includes: the contrast between religious survival networks and secular empowerment models in informal settlements, barriers limiting women from succeeding in entreprenuership in informal settlements and women empowering women method.

The contrast between religious survival networks and secular empowerment models in informal settlements

Pentecostal talents and networks in informal settlements operate as vital mechanisms for economic survival rather than structural liberation (Musevenzo, Majekwana & Maganga 2017). Women frequently leverage religious spaces to cultivate communal trust, pooling meagre resources through informal savings groups often framed around divine providence (Moyo & Chikomba 2023). These networks provide a crucial cushion against chronic state neglect, acting as mutual aid societies that help marginalised women navigate extreme poverty on a day-to-day basis. Tarugarira and Moyo (2020) further points that the phenomenon of 'religious hustling' fosters comping mecahnisms rather than political emancipation. Reframing systemic deprivation as a spiritual test or individual burden, these Pentecostal frameworks encourage women to endure precarious conditions through faith, prayer, and micro-enterprises. The focus shifts toward divine intervention and personal resilience, which inadvertently demobilises collective political action.

Instead of challenging the state over inadequate housing, poor sanitation, and lack of social services, women are conditioned to navigate these hardships through informal, localised hustling. This dynamic stands in stark contrast to secular feminist empowerment models, which fundamentally prioritise challenging systemic inequalities over mere endurance. While faith-based survival networks rely on patriarchal pastoral structures and charitable handouts to sustain the status quo, secular models centre on rights-based advocacy, legal literacy, and structural change (Musevenzo et al. 2017). Secular initiatives equip women with tools to demand state accountability, labour rights, and gender equity, aiming to dismantle the root causes of women's economic dependency rather than simply helping them manage its symptoms.

Barriers limiting women from succeeding in entrepreneurship in informal settlements

The 'working of talents' initiatives empower women in informal settlements to get rid of economic dependency by teaching them to use their hands and practical skills to generate income (Health Communication Capacity Collaborative 2014). This shifts women from relying solely on breadwinners to becoming financially independent. However, female entrepreneurs still face systemic hurdles such as a lack of knowledge on entrepreneurship, a patriarchal system, low financial literacy, a lack of collateral, geographical barriers, and a digital divide. Cultural expectations and patriarchal norms force many women to shoulder the bulk of unpaid caregiving at home, severely limiting the time and energy they can dedicate to their small businesses (Musvota 2021). This dual burden traps many micro-enterprises in survival mode, where the only goal is to scrape by for the day rather than strategically grow the business. Compounding these domestic hurdles are major logistical and financial challenges. Women in informal settlements struggle to access formal credit because they lack collateral like property or land ownership. Furthermore, they are often excluded from municipal support, leaving them to navigate unsafe trading environments, crime and high competition without formal protections. How the *Matarenda* doctrine reframes women from domestic dependents to active breadwinners.

The Pentecostal *Matarenda* doctrine reframes women in informal settlements from passive domestic dependents into active breadwinners. Derived from the Parable of the Talents (Mt 25:14–30), it teaches that God endows everyone with abilities to generate income, encouraging micro-enterprise rather than reliance on formal employment. The doctrine specifically shifts women from the margins to the financial centre of their households (Nadar 2009). By using small amounts of capital or skills to start informal businesses (such as baking, tailoring, or vending), women begin generating their own daily cash streams. This theological mandate, often referred to as the '*Matarenda* Model of Entrepreneurship' or 'School of Talents' grants women spiritual approval to control financial resources, build assets, and directly support their families, thereby subverting traditional patriarchal structures.

In African regions facing severe economic hardship and high unemployment, like Zimbabwe and South Africa, this approach acts as an important survival and wealth-building mechanism (Maxwell 2006). Because the state and formal economies struggle to provide safety nets, the church steps in to provide psychosocial and material support. This collective, faith-based micro-entrepreneurship, according to Gatsha (2023), provides marginalised women with the agency to transition from 'beggars to landlords', establishing true economic independence within deeply impoverished environments. Compared to similar religious movements in the Global North, which often focus on individual spiritual growth or institutional tithing, the African *Matarenda* concept is uniquely intertwined with socio-economic survival (Meyer 2009). While Western prosperity gospels occasionally promote individualistic financial gains, *Matarenda* uniquely grounds business in communal stewardship, in which women not only support themselves but also actively sustain community development and church operations.

Women empowering women method

According to Tarugarira and Moyo (2020), by reframing everyday abilities such as sewing, baking, or basic trading as divine gifts, churches empower marginalised women to

generate sustainable income, which establishes vital financial independence. In other words, successful women in these congregations can train future female entrepreneurs by establishing structured mentorship circles that teach fundamental business skills such as budgeting, sourcing, and customer service. Haynes (2012) shows that lending this instruction with faith-based themes normalises female financial agency, encouraging younger women to replace survivalist habits with strategic, income-generating planning. Churches can formalise this passing of the torch through specialised church committees or 'School of Talents' initiatives. Experienced entrepreneurs can lead hands-on workshops right in the community, providing seed funding, ongoing accountability, and practical demonstrations of how to transform small-scale talents into profitable, lasting micro-enterprises.

The 'Women for Women' method as a structure is important for women to support other women through the provision of emotional, financial and psychological support in order to fight gender inequality and patriarchal norms. The method aligns with the Pentecostal 'working of talents' by Guti (2015), which is viewed as a movement that empowers and encourages women to become entrepreneurs by engaging in various business ventures to fight poverty and achieve independence. It is very important for women to stand together, no matter who they are or where they come from. When women work together, communities, families, and churches also benefit, changing the perspectives on how women are viewed. In the family setting, children are able to learn, adopt, and practice the importance of entrepreneurship and independence. In community settings, when people view women as having priorities within their households, there will be respect and the formation of gender equality. In churches, women will be given opportunities to participate in various services and contribute to decision-making.

Ethical considerations

This article followed all ethical standards for research without direct contact with human or animal subjects.

Review findings

In order to ensure the quality, reliability, and practical application, the findings of the study are covered under the topics: faith-based leaders as a support system for financial literacy to support women, Pentecostalism as a space to help marginalised women endure state neglect, Church as an empowerment space for entrepreneurship and how *Matarenda* models aligns with the United Nations sustainable development goals.

Faith-based leaders as a support system for financial literacy to support women

Pentecostal 'working talents' are said to offer powerful pathways to break female economic dependency in informal settlements (Freeman, Dmytriyev & Phillips 2021). Ndagurwa noted that 'investing in financial inclusion for women and girls is not just a matter of equity and equality; it is about human rights, dignity and social justice'. Faith leaders and scholars agree that teaching women about money is a powerful way to reduce poverty and build healthy communities. In this regard, faith leaders can empower women by integrating vocational training into church welfare programmes (Musoni 2021). Rather than teaching women strictly submissive roles, faith leaders can offer dedicated space for them to develop skills like tailoring, baking, or small-scale trading. Framing these trades as a way to 'invest' their talents honours their daily labour and validates female-led entrepreneurship within the congregation. To teach financial literacy without sidelining women, churches must avoid preach-at-you lectures that demand women surrender all earnings to male heads of household (Tarugarira & Moyo 2020). Instead, they can facilitate interactive, female-led saving circles (like 'table banking') and peer-mentorship groups. Integrating basic bookkeeping, budgeting, and profit-reinvestment strategies into church meetings, pastors provide vital, practical tools for long-term economic independence (Tsara & Mudimeli 2024). Ultimately, teaching financial literacy uplifts both the church and the community. When women in informal settlements learn to manage and grow their own income, they are better equipped to protect themselves from domestic vulnerability, provide for their families, and confidently take their place as respected pillars of their local neighbourhoods.

Pentecostalism as a space to help marginalised women endure state neglect

Freeman (2012) argued that this form of religious hustling fosters a system of mutual aid within congregations rather than dismantling systemic barriers. Rather than empowering women to challenge systemic state neglect, these religious networks help them quietly endure it. Tarugarira and Moyo (2020) argue that by focusing on personal resilience, faith-based micro-enterprises, and divine providence, these talents individualise financial survival. Freeman (2012) stipulates that although the church essentially functions as a social safety net, allowing women to navigate severe poverty without confronting the structural inequalities causing their marginalisation, this dynamic traps women in a cycle of economic dependency on the church community rather than achieving true financial independence. In other words, the focus shifts from demanding public services or structural change to relying on faith and informal hustling. This effectively pacifies dissent, as their energy is consumed by daily survival rather than political mobilisation against state failures.

Church as an empowerment space for entrepreneurship

Nwankwo, Gbadamosi and Ojo (2012) find that African Pentecostal churches have become a significant force in nurturing business start-ups and encouraging entrepreneurship within the population. Furthermore, their study highlights that social capital generated within the religious organisations has a catalytic effect on entrepreneurial propensities. The study by Chirima (2024) highlights that *Matarenda* serves as an

entrepreneurial framework within ZAOGA FIF, empowering women economically despite persisting gender disparities. Werven (2024) points out that some congregations struggle with these changes because they fear that turning a church into an 'entrepreneurial space' mixes sacred goals with secular money. Scholars studying townships in South Africa and Zimbabwe argue that churches act as community centres that teach members how to create jobs, manage agriculture, and build small businesses. In simplified form, churches empower entrepreneurs by acting as community hubs that provide safe spaces, mentorship, and business training. Instead of only focusing on Sunday services, they offer resources to help locals build small businesses, create jobs, and escape poverty. In this regard, we can simply say churches turn faith into practice. For example, many local ministries host savings and investment programmes to fund new shops. Others run business incubators, offering free workspace and advice to help locals launch new companies. These programmes give people the exact skills they need to succeed.

How the *Matarenda* model aligns with the United Nations Sustainable Development Goals

The *Matarenda* model aligns with the United Nations Sustainable Development Goals (SDGs) by promoting grassroots economic empowerment and self-reliance (Thondhlana 2021). Rooted in the concept of identifying and multiplying individual talents, the framework combats extreme poverty and fosters inclusive economic growth. By doing so, it serves as an engine to achieve SDG 1: No poverty and SDG 8: Decent work and economic growth. Beyond economics, the model champions community upliftment and gender equality, closely reflecting SDG 5: Gender equality and SDG 4: Quality education. By acting as an incubator for skills development, it empowers marginalised individuals, particularly women, to become financially independent (Guti 2015). This localised approach ultimately ensures vulnerable communities are active participants in building a sustainable and resilient society.

Implications and recommendations

The following implications and recommendations were highlighted as measures for which women can use to challenge traditional patriarchal structures and improve their financial lifestyle.

Measures for women to challenge traditional patriarchal structures and improve their financial lifestyle

Firstly, women can leverage their financial contributions to demand an equal say in household resource allocation, property ownership, and family planning. Earning their own money can reduce dependence on abusive or controlling dynamics.

Secondly, women in informal settlements can form community savings groups, cooperatives, and engage with advocacy networks such as Women in Informal Employment: Globalising and Organising (WIEGO). Furthermore, they can collectively lobby local authorities for safe trading spaces, infrastructure and protection from harassment.

Thirdly, women can actively redefine traditional gender roles by mentoring younger women, sharing business skills, and encouraging girls to pursue education and economic independence. Therefore, challenging the idea that women require normalising female leadership in both the community and the public sphere

Fourthly, it is important for women in informal settlements to push for policy shifts by advocating for tax relief, simplified licensing regimes, and secure market infrastructure designed specifically for female traders. Additionally, partnering with local non-governmental organisations (NGOs) and gender advocacy groups provides a platform for them to demand rights.

Conclusion

According to Ndlovu and Mugabe (2023), 'working of talents' (*Matarenda*) is seen as an important catalyst for ending female economic dependency by turning traditional gender roles into chances for financial independence. Furthermore, the church models, as stipulated by Guti (2023), empower women to earn income, invest in real estate, and transition from financial dependence to being lenders and breadwinners by encouraging them to use their entrepreneurial skills. Although that is the case, Freeman (2012) argues that this dynamic traps women in a cycle of economic dependency on the church community rather than achieving true financial independence. In this regard, broadening financial literacy capacity is critical in creating entrepreneurship environments where women can easily integrate. Equally important is developing innovative, inclusive, and gender-sensitive financial products and services. Furthermore, specifically, studies must investigate how women access the digital and financial resources necessary to scale their ventures and measure the long-term impact of these economic shifts on domestic gender roles.

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CRediT authorship contribution

Karabo S. Mabina: Conceptualisation, Formal analysis, Writing – original draft, Writing – review & editing. The author confirms that this work is entirely their own, has

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