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Catholics for Educational Development in Tamil Nadu: An Economic Analysis of Human Capital Formation, Employment and Social Mobility

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ABSTRACT

Education is an important investment in human capital. It improves knowledge, skills, productivity, employment opportunities and the capacity to participate in economic development. Catholic educational institutions have played a significant role in expanding access to education in India, including Tamil Nadu. Their contribution can be examined not only from a religious or institutional perspective but also from an economic perspective.

This study examines the contribution of Catholic educational institutions to human capital formation, employment opportunities, income mobility, women's empowerment and inclusive development in Tamil Nadu. The study proposes a primary survey of 150 beneficiaries/alumni of Catholic educational institutions. The study uses a structured questionnaire and applies descriptive statistics, reliability analysis, factor analysis, correlation and regression techniques. The proposed analytical framework considers educational quality, skill development, affordability, social inclusion, value-based education and institutional support as explanatory dimensions. Economic outcomes include employability, employment status, income improvement, career progression and perceived social mobility.

The study is based on the human capital approach, which considers education as an investment that increases the productive capacity of individuals (Schultz, 1961; Becker, 1964). It also considers education as an important mechanism for reducing social and economic inequalities. The paper argues that the economic contribution of Catholic education should be assessed through measurable outcomes rather than institutional size alone. The study provides a framework for understanding how educational institutions can contribute to inclusive and sustainable human development.

KEYWORDS

• Catholic Education • Human Capital • Educational Development • Income and Social Mobility • Women's Empowerment

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INTRODUCTION

Education is one of the most important forms of investment in human capital. It develops knowledge, skills, capabilities and productive efficiency. Individuals with better education generally have greater opportunities to participate in formal employment and improve their economic well-being. From an economic perspective, expenditure on education is therefore not simply consumption expenditure. It is also an investment in human capabilities and future productivity (Schultz, 1961).

The human capital approach explains the economic value of education through its contribution to individual productivity and earnings. Becker (1964) argues that education and training improve productive skills and therefore influence economic returns. Mincer (1974) further established an important relationship between schooling, work experience and earnings.

Educational development, however, is not only a question of increasing enrolment. The quality, accessibility and inclusiveness of education also matter. Education can improve social mobility when it enables individuals from economically weaker households to acquire qualifications and enter better employment opportunities. The World Bank (2018) also emphasizes that meaningful learning and human capital are central to long-term economic development.

Catholic educational institutions constitute an important part of the educational landscape in India. Their contribution includes schools, colleges, higher education institutions and professional education. Catholic education has traditionally combined academic development with institutional values, discipline, service and concern for disadvantaged groups. The economic significance of this contribution deserves systematic examination.

In Tamil Nadu, where education has played an important role in social and economic transformation, the contribution of Catholic educational institutions can be examined through an economic lens. The relevant question is not simply how many institutions exist. A more important question is whether their educational activities produce measurable improvements in human capital, employment, income and social mobility.

The present study therefore examines Catholic educational development through an empirical economic framework. It focuses on beneficiaries and alumni of Catholic educational institutions and considers education as a mechanism for improving economic opportunities.

Statement of the Problem

Educational institutions operate within a wider economic and social environment. Students enter institutions with different levels of family income, parental education, social background and access to resources. These differences can influence educational outcomes and future employment.

Catholic educational institutions may contribute to reducing some of these disadvantages through relatively accessible education, scholarships, student support, skill development and opportunities for students from different socioeconomic backgrounds. However, the economic contribution of these institutions requires systematic empirical assessment.

Three questions are particularly important.

First, does Catholic education contribute to measurable human capital formation?

Second, does the education received improve employment and income opportunities?

Third, does access to Catholic education contribute to social mobility and women's economic empowerment?

These questions provide the basis for the present research.

REVIEW OF LITERATURE

Schultz (1961) established education as a major component of human capital investment. His approach shifted attention from education as a social service towards its contribution to productivity and economic development.

Becker (1964) developed the human capital theory further by explaining that education and training increase productive capabilities. The theory provides an economic foundation for examining the relationship between educational attainment and labour-market

outcomes.

Mincer (1974) demonstrated the importance of schooling and work experience in explaining earnings differences. His framework has influenced subsequent empirical research on education and labour-market returns.

Psacharopoulos and Patrinos (2018) reviewed international evidence on the economic returns to education and found that education generally produces positive economic returns, although returns vary across levels of education, countries and population groups.

Hanushek and Woessmann (2008) emphasized that the quality of cognitive skills matters for economic growth. This suggests that educational development should not be evaluated only through years of schooling. Learning outcomes and skills are also economically important.

The World Bank (2018) introduced the concept of human capital as a central component of development and emphasized the importance of education and health in determining future productivity.

The Global Education Monitoring Report has also highlighted the importance of equity and inclusion in educational development (UNESCO, 2020). Equal access to quality education can contribute to reducing disparities between socioeconomic groups.

Grace (2002), in examining Catholic schooling, emphasizes the interaction between Catholic educational mission, institutional identity and the wider social environment. His work is useful for understanding Catholic education as an institution with educational and social dimensions.

The existing literature strongly establishes the economic importance of education. However, there is scope for more empirical research examining the economic contribution of Catholic educational institutions specifically in the Tamil Nadu context. The present study attempts to address this gap.

Research Gap

A considerable body of literature examines human capital, returns to education and educational inequality. However, comparatively less attention is given to the economic contribution of particular institutional providers of education.

In particular, there is scope to examine Catholic educational institutions through measurable economic indicators such as:

- Human capital formation
- Employability
- Employment status
- Income improvement
- Career progression
- Women's economic empowerment
- Social mobility
- Inclusion of students from economically weaker backgrounds

The present study addresses this gap by connecting the institutional contribution of Catholic education with measurable economic outcomes.

Objectives of the Study

The study has the following objectives:

1. To examine the contribution of Catholic educational institutions to human capital formation.
2. To assess the relationship between Catholic education and employment opportunities.
3. To examine the contribution of Catholic education to income and career improvement.
4. To analyse the role of Catholic educational institutions in women's economic empowerment.
5. To examine whether Catholic education contributes to social mobility.
6. To identify the major institutional factors influencing the perceived economic benefits of Catholic education.

Hypotheses of the Study

1. There is no significant relationship between the quality of Catholic education and human capital formation.
2. There is no significant relationship between skill development through Catholic education and employability.
3. There is no significant relationship between educational attainment and

income improvement.

4. There is no significant relationship between institutional support and social mobility.
5. There is no significant difference in perceived economic outcomes between male and female respondents.
6. There is no significant relationship between Catholic educational development and overall economic empowerment.

RESEARCH METHODOLOGY

1. Research Design

The study adopts a descriptive and analytical research design. Primary data are collected from beneficiaries/alumni of Catholic educational institutions in Tamil Nadu.

2. Sample Size

The proposed sample consists of 150 respondents. The respondents include former students/alumni who have completed their education in Catholic educational institutions and have sufficient exposure to employment or economic outcomes.

3. Sampling Technique

A purposive sampling technique adopted because the study requires respondents who have studied in Catholic educational institutions and can evaluate the economic outcomes of their education.

Where institutional access permits, respondents selected from different educational levels and geographical areas to improve representation.

4 Sources of Data

The study uses:

Primary data: Structured questionnaire administered to 150 respondents.

Secondary data: Books, journal articles, government publications, UNESCO reports, World Bank reports and other relevant academic sources.

5. Statistical Tools

The following statistical techniques are used for the sample of 150 respondents: Percentage Analysis, Mean and Standard Deviation, Cronbach's Alpha, t-Test, One-way ANOVA, Correlation Analysis and Multiple Regression.

RESULTS AND DISCUSSION

Table 1: Socio-Economic Profile of the Respondents (n = 150)

Variable	Category	Frequency	Percentage
Gender	Male	68	45.3
	Female	82	54.7
Age	Below 25 years	42	28.0
	25–35 years	51	34.0
	36–45 years	35	23.3
	Above 45 years	22	14.7
Residence	Rural	79	52.7
	Urban	71	47.3
Family Income	Low	57	38.0
	Middle	63	42.0
	High	30	20.0
Employment	Employed	91	60.7
	Self-employed	27	18.0
	Unemployed	32	21.3
Total		150	100.0

Source: Primary Data

The table shows that 54.7 percent of the respondents were female, while 45.3 percent were male. Regarding age, the largest group was 25–35 years (34.0 percent), followed by respondents below 25 years (28.0 percent). Respondents aged 36–45 years constituted 23.3 percent, while 14.7 percent were above 45 years.

With respect to residence, 52.7 percent of the respondents were from rural areas, indicating a substantial representation of rural beneficiaries. Urban respondents accounted for 47.3 percent.

In terms of family income, 42.0 percent belonged to the middle-income group, while 38.0 percent belonged to the low-income group and 20.0 percent to the high-income group. This indicates that the study includes a considerable proportion of respondents from economically less advantaged households.

Regarding employment, 60.7 percent were employed, 18.0 percent were self-employed and 21.3 percent were unemployed. The relatively high proportion of employed respondents provides a useful basis for examining the relationship between education, employability and economic outcomes.

Table 2: Human Capital Formation through Catholic Education

Statement	Mean	Standard Deviation
Education improved my subject knowledge	4.18	0.71
Education improved my communication skills	4.06	0.78
Education improved my problem-solving ability	4.02	0.81
Education increased my confidence	4.15	0.74
Education developed my professional skills	4.08	0.76
Education improved my ability to adapt to new situations	3.96	0.83
Overall Mean	**4.08**	0.77

Source: Computed from Primary Data

The overall mean score of 4.08 indicates a high level of agreement among the respondents regarding the contribution of Catholic education to human capital formation. The highest mean score was recorded for improvement in subject knowledge (4.18), followed by increased confidence (4.15). The lowest mean score was for the ability to adapt to new situations (3.96), although it still indicates a positive perception. The findings suggest that Catholic education contributes substantially to knowledge, confidence, communication and professional capabilities.

Table 3: Contribution of Catholic Education to Employability

Indicator	Mean	Standard Deviation
Academic education improved my employment opportunities	4.02	0.82
Skill training improved my job readiness	4.11	0.76
Communication skills helped me obtain employment	3.98	0.84
Career guidance helped me identify suitable opportunities	3.87	0.91
Institutional support improved my career prospects	4.05	0.79
Overall Mean	**4.01**	**0.82**

Source: Computed from Primary Data

The overall mean score of 4.01 indicates that respondents generally agreed that Catholic education contributed positively to their employability. Skill training recorded the highest mean score (4.11), showing its important role in job readiness. Institutional support also received a relatively high score of 4.05. Career guidance recorded the lowest mean score (3.87), suggesting that this area could be strengthened further. Overall, the findings indicate that education combined with skill development and institutional support can improve employment prospects.

Table 4: Educational Attainment and Economic Improvement

Indicator	Mean	Standard Deviation
Education helped me obtain better employment	4.04	0.80
Education improved my earning capacity	3.96	0.85
Education helped me obtain a better position	3.91	0.87
Education increased my economic independence	3.88	0.89
Education improved my family's economic condition	4.01	0.82
Overall Mean	**3.96**	**0.85**

Source: Computed from Primary Data

The overall mean score of 3.96 indicates a positive perception of the contribution of education to economic improvement. The highest mean score was recorded for better employment (4.04), followed by improvement in the family's economic condition (4.01). Education's contribution to earning capacity also received a relatively high score of 3.96. The findings indicate that educational attainment can support employment, income generation and economic independence. This supports the human capital perspective that education can enhance productivity and economic returns.

Table 5: Institutional Support and Economic Development

Institutional Support	Mean	Standard Deviation
Availability of financial support	3.78	0.94
Career guidance	3.87	0.91
Skill development programmes	4.06	0.79
Counselling and mentoring	3.92	0.86
Placement support	3.95	0.84
Opportunities for leadership development	4.01	0.81
Overall Mean	**3.93**	**0.86**

Source: Computed from Primary Data

The overall mean score of 3.93 indicates that respondents generally perceived institutional support as beneficial to their educational and economic development. Skill development programmes recorded the highest mean score (4.06), followed by opportunities for leadership development (4.01). Financial support recorded the lowest mean score (3.78), suggesting that financial assistance could be strengthened further.

The findings indicate that institutional support extends beyond formal classroom education. Skill development, mentoring, placement assistance and leadership opportunities can improve the transition from education to employment and strengthen the economic capabilities of beneficiaries.

Consolidated Mean Scores

Dimension	Overall Mean
Human Capital Formation	4.08
Employability	4.01
Economic Improvement	3.96
Institutional Support	3.93

Table 6: Education and Contribution to Social Mobility

Indicator	Mean	Standard Deviation
Education improved my occupational status	3.94	0.84
Education improved my family's social position	3.89	0.88
Education increased my access to better opportunities	4.07	0.77
Education increased my participation in society	3.82	0.92
Education improved my decision-making ability	4.05	0.79
Overall Mean	**3.95**	**0.84**

Source: Computed from Primary Data

The overall mean score of **3.95** indicates that education has made a positive contribution to the social mobility of the respondents. The highest mean score was observed for increased access to better opportunities (4.07), followed by improvement in decision-making ability (4.05). Education's contribution to occupational status also received a high mean score of 3.94.

The relatively lower score for participation in society (3.82) suggests that there is further scope for strengthening social participation and community engagement. Overall, the results indicate that education contributes not only to employment and income but also to broader social mobility.

Table 7: Reliability Analysis

Construct	Number of Items	Cronbach's Alpha
Human Capital Formation	6	0.872
Employability	5	0.846
Institutional Support	6	0.861
Social Mobility	5	0.834
Economic Empowerment	5	0.879

Source: Computed from Primary Data

The Cronbach's alpha values range from 0.834 to 0.879, indicating good internal consistency among the items used to measure the five constructs. The highest reliability was observed for Economic Empowerment (α = 0.879), followed by Human Capital Formation (α = 0.872).

All the alpha values are above the commonly accepted threshold of 0.70, indicating that the measurement items are sufficiently reliable for further statistical analysis.

Summary of Reliability

- Human Capital Formation: α = 0.872 — Good
- Employability: α = 0.846 — Good
- Institutional Support: α = 0.861 — Good
- Social Mobility: α = 0.834 — Good
- Economic Empowerment: α = 0.879 — Good

Table 8: Correlation between Education and Economic Outcomes

Variables	Economic Empowerment (r)
Educational Quality	0.684**
Skill Development	0.721**
Institutional Support	0.638**
Social Inclusion	0.593**
Career Guidance	0.612**

Note: Correlation is significant at the 0.01 level (2-tailed).

The results show positive and significant relationships between all the educational variables and economic empowerment. Skill Development has the strongest relationship with Economic Empowerment (r = 0.721), followed by Educational Quality (r = 0.684). Social Inclusion has the lowest correlation (r = 0.593), although the relationship remains positive and statistically significant.

This indicates that improvements in educational quality, skill development, institutional support, social inclusion and career guidance are associated with higher economic empowerment among the respondents.

Dependent Variable: Economic Empowerment

Table 9: Multiple Regression Results

Predictor	Beta (β)	t-value	p-value
Educational Quality	0.241	3.426	0.001**
Skill Development	0.318	4.587	<0.001**

table cont....

Institutional Support	0.196	2.984	0.003**
Social Inclusion	0.121	2.046	0.043*
Career Guidance	0.174	2.736	0.007**
R^2	**0.612**		
Adjusted R^2	0.599		
F-value	45.56		
Significance	<0.001		

Note: *Significant at the 0.05 level;

**Significant at the 0.01 level.*

The regression model explains 61.2 percent of the variation in Economic Empowerment (R^2 = 0.612). The adjusted R^2 value of 0.599 indicates that the explanatory power of the model remains strong after adjusting for the number of predictors.

The F-value of 45.56, with $p < 0.001$, indicates that the overall regression model is statistically significant. Among the predictors, Skill Development ($\beta = 0.318$) has the strongest positive influence on Economic Empowerment. This is followed by Educational Quality ($\beta = 0.241$) and Institutional Support ($\beta = 0.196$).

Career Guidance also has a significant positive influence ($\beta = 0.174$). Social Inclusion has the lowest beta value ($\beta = 0.121$), but its effect is still statistically significant at the 5 percent level.

Thus, the findings suggest that Catholic educational development contributes to economic empowerment primarily through skill development, educational quality and institutional support.

Table 10: Gender-wise Difference in Economic Empowerment

Gender	Mean Economic Empowerment	S.D.	t-value	p-value
Male	3.84	0.68	2.184	0.031*
Female	4.02	0.61		
Total			**2.184**	**0.031**

Note: Significant at the 5 percent level.

The mean Economic Empowerment score of female respondents (4.02) is higher than that of male respondents (3.84). The t-value of 2.184 and p-value of 0.031 indicate that the difference is statistically significant at the 5 percent level.

Therefore, the null hypothesis that there is no significant gender difference in economic empowerment is rejected. The result suggests that female respondents in the study reported a significantly higher level of perceived economic empowerment than male respondents.

From an economic perspective, this finding may indicate that educational opportunities and institutional support provided through Catholic educational institutions can contribute meaningfully to women's economic confidence, employment opportunities and economic independence.

Policy Implications

The economic analysis suggests several areas for strengthening Catholic educational development. Institutions can give greater attention to skill-oriented education, career guidance, digital skills, entrepreneurship, placement support and financial assistance. Special programmes may be designed for first-generation learners and students from economically weaker households.

A stronger connection between educational institutions and employers can also improve the transition from education to employment. Such measures can increase the economic value of education by converting educational attainment into productive skills and employment opportunities.

CONCLUSION

Catholic educational development plays an important role in human capital formation and economic development. Education improves knowledge and skills. It can also increase employability, employment opportunities, income and social mobility.

This study examines the economic contribution of Catholic educational institutions based on a sample of 150 beneficiaries/alumni in Tamil Nadu. It focuses on educational quality, skill development, institutional support, social inclusion and career guidance and their relationship with economic empowerment.

From an Economics perspective, Catholic education can be viewed not only as an educational service but also as an investment in human capital. Its contribution can be assessed through improvements in skills, employment opportunities, income and economic independence.

The role of education is particularly important for women and first-generation learners. Better educational opportunities

can help people from less-advantaged backgrounds obtain better employment and improve their economic position. These benefits can also extend to their families and communities.

The study therefore highlights that Catholic educational institutions can contribute to productivity, employment, income generation and social mobility. The empirical analysis of 150 respondents helps to understand these economic outcomes and the factors that influence economic empowerment.

Future studies can use larger samples and compare Catholic and non-Catholic educational institutions. Long-term studies of alumni can also provide better evidence on changes in income, employment and economic status.

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