



**IMPACT OF CATHOLIC SCHOLARSHIP
PROGRAM ON HUMAN CAPITAL DEVELOPMENT
WITHIN RELIGIOUS WOMEN'S CONGREGATIONS
IN THE NORTHERN ZONE OF TANZANIA**

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Abstract:

This study aimed to evaluate the impact of the implementation of the Catholic Scholarship Program for Tanzania (CSPT) on human capital development within religious Catholic Women's Congregations in Northern Tanzania. The study was guided by the question: to what extent does the implementation of CSPT enhance human capital development within religious women's congregations? The study was anchored on: Context, Input, Process, and Product (CIPP) Model. This study applied Convergent design under the mixed methods. The general target population for the study was 142 respondents from CSPT in the Northern Zone of Tanzania. However, this particular study comprised of: 122 religious women, 16 superiors of different congregations, 3 board of directors, and 1 executive secretary of the programme. The study sample comprised 84 respondents from whom 80 are religious women, 2 are superiors of congregations, 1 is from the board of directors, and 1 is the executive secretary of the programme. Purposive and simple random sampling techniques were used to obtain samples for this study. Data was collected through questionnaires and in-depth interviews. The validity and reliability of the evaluation instruments were ensured, and the instruments were pilot-tested. Quantitative data were analyzed by using descriptive statistics such as frequencies, percentages, and means. Qualitative data on the other hand was examined through the transcription of texts, generating themes for interpretation, discussions, and arriving at conclusions. The study established that the implementation of the Catholic Scholarship Program to a great extent enhanced human capital development within religious women's congregations in the Northern Zone of Tanzania. The study concludes that CSPT is a valuable programme for religious women congregations in terms of human capital development. The study recommended that the management of CSPT should frequently monitor the participating congregations. The monitoring ensures that the beneficiaries positively enhance the development of the human capital of the congregations as envisaged by the CSPT.

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1. Introduction

One of the cherished objectives of education is shaping people into leaders by empowering them with leadership skills and inculcating authentic values. Furthermore, good education provides those targeted, with relevant knowledge, particularly through higher learning such as college-level studies. It is empirically proven that those who are properly educated have a positive influence in society and in the case of this research finding, on their faith-based groups, like Catholic religious women. Hence, education is one of the factors that influence the progress of people and societies. For Knowles (2020), education is the deliberate, systematic, and sustained effort to transmit, provoke, or acquire knowledge, values, attitudes, skills, or sensibilities as well as any learning that results from such effort.

It is not by chance that education is a factor in the World bodies like the United Nations (UN). The Universal Declaration of Human Rights (UDHR) of 1948 recognizes the right to education for all. One of the articles of UDHR (1948) demands that: Education shall be free to the elementary and fundamental stages as it promotes understanding, tolerance, and friendship among all nations (8). In our Tanzanian society today, education is considered the key to turning social weaknesses into strengths since it offers alternative ways to understand and mitigate both traditional and emerging human problems.

Specifically, women's education has proven to be the foundation for any educated generation. For instance, women's access to education empowers them, and they will more likely pass the knowledge to their families (Borrowman & Klasen, 2020). Women's education is known to positively contribute to poverty alleviation. It is shown that with the provision of equal opportunities in businesses and other economic activities (Soman, 2017), women tend to be more productive. Furthermore, educated women have shown increased earning power. This is based on the fact that: Women show more competitiveness in the job market and in income-generating activities. Through good income, women pragmatically combat poverty better.

In third-world countries, young women and girls who receive and complete their education tend to be good social transformers. Such women are in control of their health and enter easily into leadership positions in the government and the business world (Wilson, 2022). For instance, a report launched in Tanzania based on African Women Leaders Networking (AWLN) on 6 March (2021) stated that: African women experience leadership and enhance development by bringing together women leaders from the highest levels of decision-making, thus, transforming society in a peaceful manner. The current evaluation study was conducted to understand: the impact of the CSPT programme in enhancing human capital development within religious women's congregations in the Northern Zone of Tanzania.

For Tanzania, the empowerment of women through gender equality is paramount. From the universal standpoint, gender equality and women empowerment are at the heart of the Sustainable Development Goals, SDGs (2015-2030), in particular goal number five. Efforts towards the attainment of the SDGs have on all fronts been factoring in women and girls, especially in developing countries. Despite such efforts, women and girls continue to suffer marginalization in developing countries, particularly in this article's context of Tanzania.

Nonetheless, there are efforts to arrest the seemingly sad situation. The creation of new and strengthening of existing rural women networks is necessary for women's empowerment in Tanzania and elsewhere (Mosha et al., 2021). Rural women networks empower women by enhancing their capacity to make purposive choices and transform choices into desired actions and outcomes. Specifically, rural women's networks have served as a safety net where members share the risks among themselves; learn and apply new entrepreneurial skills, and raise their voices against violence committed against them. The particular tasks performed in specific locations by women for their empowerment are unlikely to be adequately addressed by governments and politicians. Besides, development agencies, especially those working in the Global South, find it easy to deal with women networks as opposed to individuals (Madaha, 2014). Experience shows that societies that empower women are more likely to develop and transform faster than when the opposite is the case.

In response to the global demand for women's emancipation, the East Africa Catholic Scholarship Programme (CSP) was established in 2005 by Porticus to provide academic, professional, and leadership training skills to African religious women to help the priests, the religious (catholic consecrated men and women) and lay people play a leading role in transforming the Church and society. The objectives of the CSPT programme are:

- 1) To enhance human capital and servant leadership within the Catholic congregations and organizations engaged in social work. That enhancement is through the qualification of African religious women and men, priests, and lay people by supporting academic studies at post-secondary levels of undergraduates and post-graduates in education, executive and management skills, child protection and safeguarding in catholic social teachings;
- 2) To build capacity for implanting institutions by: improving managerial skills and governance of the congregations and the organizations running the social works in the church. The training prepares women for current and future leadership roles within the fields of education, justice, and effective congregational/church management and leadership;
- 3) To recognize religious women who have demonstrated leadership in the past and hold potential for future leadership roles;
- 4) To realize the objective of the programme, the said goals are achieved by providing eligible nuns, brothers, priests, and laypersons working with and for the Church with access to higher education and leadership training (CSPT, 2012).

Despite strategies made by the Catholic Church, there are no clear evaluation studies conducted to find out the impact of the empowerment of religious women in relation to the objectives.

Hence, the purpose of the research was to examine the impact of the implementation of a Catholic scholarship program in enhancing human capital development within religious women's congregations in the northern zone of Tanzania. Catholic Scholarship Programme (CSPT) shows that a high number of religious women in Tanzania who are working within the Catholic Church lack the human capital to develop their institutions or organizations.

According to Maige (2018), human capital development is among the core functions of the human resource management discipline. Human capital development is explained as the process that relates to training, education, and professional initiatives aimed at increasing the levels of knowledge, skills, abilities, values, and social assets of an employee which will lead to the employee's satisfaction and performance. The rationale for human capital advancement in terms of skills and competencies is to improve effectiveness and efficiency in organizations. The fact is that human religious capital is at the centre of development and education in the training of skilled human resources whose need is undoubtedly in question within Catholic institutions (Nadi et al., 2020). Catholic Scholarship programme's overall objective in partnership with Mwenge Catholic University (Tanzania), is to enable qualified African religious women to pursue academic studies at a post-secondary level of education and training in preparation for leadership roles within the church. Through such qualifications, the programme aims at building just societies via effective congregations' management and leadership.

This study was guided by the question:

- To what extent does the implementation of the CSPT program enhance human capital development within religious women's congregations in the Northern Zone of Tanzania?

2. Literature Review

Among the available resources on this research, the following were relevant:

Peiro and Di Fabio (2018), in Italy, conducted a study on human capital sustainability leadership to promote sustainable development and healthy organizations. This study used an exploratory method to collect the data. The study focused on human resource management which aims at promoting employees' wellbeing and calls for a new style of leadership. Such a strategy focuses on fostering flourishing and flexible workers to build successful businesses, healthy, and sustainable organizations. The study analyzed the psychometric properties of the new scale for assessing human capital sustainability leadership for Italian workers. The findings of the exploratory factor analysis revealed a structure with four dimensions (i.e., human capital, leadership, sustainable development, and healthy organizations) that have good reliability and

validity. The confirmatory factor analysis confirms this four-dimensional structure, which is integrated into the construct of human capital sustainability leadership as a single second-order factor. These findings are insufficient due to the methodology used to make judgments on human capital sustainable leadership, and the scale of assessing it. However, the current study is more indicative of human capital for religious women within the congregations using mixed methods approaches which yielded considerable information from the respondents.

Olowoniyi (2022) in Nigeria carried out a study on the impact of foreign aid on female human capital. The study adopts the survey research method, using a random sample size of 240 females engaged in five sectors; academia (senior lecturers), medical profession (doctors and nurses), entrepreneurs (business owners), students (secondary/tertiary), and those in politics and governance. The findings show that there is no significant impact of foreign aid on female human capital formation in Nigeria due to inadequate attention given to sector allocation of foreign aid by the state and non-state actors. Olowoniyi applied quantitative methods in data collection whereby the feelings and views of people were not considered as the grounds for the conclusions arrived at. It is worth noting that the views and feelings of people can help in the generalization of the findings. In this regard, the collection of comparative qualitative data is required to generalize findings. In filling such a gap, the current study: first, made use of quantitative and qualitative data, and second, focused on the religious women on the implementation of the Catholic Scholarship Program in enhancing human capital on leadership capacity.

Machila and Chuulu (2018) carried out a study to assess women's participation in decision-making within the Catholic dioceses in Zambia. The study used participatory interviews of women at the Diocesan level. Overall, findings revealed that Catholic dioceses lack accountability in the area of gender equality. Despite comprising the majority of the faithful, women have remained at the periphery in the governing of the dioceses. Women are recipients and the main implementors of the decisions made by their colleagues, the men. Furthermore, it emerged that the main decision-makers in diocesan activities are the members of the Clergy (the Bishops and the Priests). Women are active participants "in serving the church" in performing multiple functions. However, due to the diocesan norms, women are limited to marginal roles. The Zambian study focused more on gender inequality, participation, and interviews with religious women. Nonetheless, the current study used mixed research and interview to collect and analyze data from different respondents like religious women, superiors, the secretary of the programme, and the board of directors. Through this study, the author gathered reliable information on the impact of catholic scholarship programs in enhancing human capital on leadership capacity building within religious women's congregations. Furthermore, the author's conclusion showed that CSPT facilitated religious women to independently develop skills and knowledge in leadership capacity building.

Main (2018) conducted a study in Kenya that examined the human resource management practices and how they are driving the performance of the church. This study was designed in the form of a descriptive survey. The target population comprised

of the elders, deacons, retired church elders, church ministers, and employees of the Presbyterian Church of East Africa (PCEA), St. Andrews. Non-probability methods were used to arrive at a representative sample to participate in the study. The findings of the study showed that human resource management practices in the PCEA, St Andrews, are influenced by the nature of the organization or the organizational culture. Furthermore, the research showed that the human resource management practices of the leaders and administrative staff contributed to the well-being of the church. However, there is a lacuna in Main's research. In terms of the research design, the study used only a quantitative design which may restrict the feelings and emotions of the respondents to strengthen the findings. Hence, the current study filled the gap because a mixed methods approach was applied in investigating the implementation of the Catholic Scholarship Programme in enhancing human capital on leadership capacity building within religious women's congregations.

Hashiem et al. (2017) Ifakara district Morogoro conducted a study on how human capital promotes sustainable development. The study employed both qualitative and quantitative research methods. The researchers used qualitative design under mixed methods that enabled the analysis of data using frequencies table, and in-depth interviews. The quantitative design used a questionnaire to help the researcher get statistical data analysis. Simple random and purposive sampling procedures were used during data collection. The study revealed that human capital development is crucial for the sustainable development of a nation or an institution. Even though the study used qualitative and quantitative research designs, the study was on human capital development in general and not particularly for religious women congregations. On the contrary, the current study dwelt more on human capital for religious women within the congregations based on running church institutions in the Northern Zone of Tanzania.

The knowledge gap from the literature reviewed is evidenced in terms of methodology, sample and sampling procedures, context, focus, as well as the findings. The reviewed studies show that they were exploring: Human capital sustainability leadership to promote sustainable development and healthy organizations by Peiro and Di Fabio (2018), Olowoniyi (2022) conducted a study on the impact of foreign aid on female human capital; Machila and Chuulu (2018) carried out the study on women's participation in decision making within the Catholic dioceses in Zambia; Main's (2018) research examined the human resource management practices and Hashiem et al. (2017) researched on how human capital promote sustainable development.

It is pertinent to note that: None of these studies was done to evaluate the program on the impact of the implementation of the CSPT programme in enhancing human capital development within religious women congregations in the Northern Zone of Tanzania. Hence, there was a need to carry out such a study to plug the knowledge gap.

3. Material and Methods

3.1 Evaluation Model

The study was guided by the Context, Input, Process, and Product (CIPP) model developed by Daniel Stufflebeam in 1971. Stufflebeam conceptualized evaluation as the process of providing alternatives that help decision-makers to be informed about the programme under study (Stufflebeam, 2005). Hence, the relevance of this model for this research lies in collecting the information from the programme with useful information geared towards decision-making. The CSPT decisions can be made based on the context in which the programme will be implemented, the available inputs, the general implementation process, and the products of the implementation. Through the CIPP model, the author investigated every stage to obtain reliable information (Stufflebeam, 2005).

3.1.1 Aspects of the CIPP Model

a. Context Evaluation

Context evaluation involves the assessment of background information on the intended beneficiaries (Stufflebeam, 2017). The objective of the context evaluation for this research was to collect information about the needs of the target population and determine whether the programme meets the desired needs of the current study. The author determined the establishment of the programme on how leadership capacity building for religious women's congregations acquired leadership skills as CSPT intended, training servant leadership, and human capital development. The aim of collecting data at the context level was to determine if the CSPT objectives address the needs of the religious women congregation, in the Northern Zone of Tanzania.

b. Input Evaluation

According to the model, input evaluation assesses alternative means for achieving the stated objectives especially resources needed to meet the goals of the programmer (Stufflebeam, 2017). The author collected information on the availability of resources: In terms of time, finances, and personnel as requirements for effective implementation of the programme. Regarding imparting leadership skills, the author was to determine if the religious women's congregations are rendering transformative services in their institutions or organizations.

c. Process Evaluation

Process evaluation is conducted when the program provides goals, and feedback on whether the proposed activities were carried out as planned (Azizi, 2018). Such evaluation assists managers in identifying implementation problems and eventually taking needful actions to improve the implementation process. In the current study, the author evaluated the extent to which the CSPT program implementers are working in view of transforming the input into a product. The evaluation was to determine whether:

- 1) Religious women are given the opportunity to exercise their roles in terms of human capital, and
- 2) The servant leadership is well implemented in their places of work.

d. Product Evaluation

Product evaluation is the final stage of the CIPP model which aims at finding the extent to which the objectives of the programmer have been achieved by looking at the outcomes of the CSPT Program. Pertaining to product evaluation, in this study, the author was to determine:

- 1) The number of religious women who are benefiting from the program,
- 2) The number of those who graduated and are working and whether they are using the skills received, and
- 3) Whether those who have undergone training like servant leadership and human capital, are rendering valuable service in their mission.

3.1.2 Strengths of the Model

The CIPP model was useful in two major areas:

- 1) The prompt provision of evaluation feedback at every stage of each component,
- 2) The focus on how the information was used for the improvement of the programme was evaluated.

The model emphasized the provision of information to the administration which would be important for the improvement of the programme. Furthermore, determining the programme effectiveness at each stage allowed the author to provide useful information to the CSPT Programme managers enabling them to make timely, informed, and effective decisions.

3.1.3 Weakness of the Model

Even though CIPP is currently the most applicable model in providing information about the programme, the model has weaknesses such as: failure to recognize their sources, and the time available for the approval of the programme on the part of the researcher/author is quite involved. However, the author used the CIPP model in the current study since its strengths outweighed the weaknesses.

3.1.4 Application of the Model to the Study

In the output evaluation, the CIPP model helped the author to collect data from respondents in ascertaining whether the programme has fulfilled the mission and vision for the religious women congregations in question. By applying the CIPP model, the author collected data on:

- 1) The product which the programme yielded from its conception to implementation,
- 2) The available resources,
- 3) How the activities are being carried out, and

- 4) How the CSPT Programme has transformed religious women congregations in enhancing leadership capacity building.

3.2 Evaluation, Design, and Methodology

In this research, the author employed a convergent mixed methods approach during data collection for the respondents to provide comprehensive reliable information. The targeted population was 142 catholic religious women/alumni and those going on with the programme, superiors of different congregations, and the board of directors. From the executives of the programme and religious women beneficiaries in the Northern Zone of Tanzania, 91 respondents as part of the target population to gauge the impact in terms of benefits from the implementation of the project were involved. Moreover, the target population in this evaluation study was 16 congregations in the Northern Zone of Tanzania, 122 Catholic religious women from the Northern Zone of Tanzania, 16 superiors of the congregations, 3 board of directors' members, and 2 Executive secretaries of the programme.

Furthermore, probability and non-probability sampling were also applied. This evaluation study involved, 2 congregations, 2 superiors of the different congregations, 1 board of directors, 1 executive of the Programme, and 80 Catholic religious women who are beneficiaries of the program. Consequently, the total sample size was 84. To determine the validity of the instruments used, the instruments were given to two supervisors from the field of education research at Mwenge Catholic University.

4. Results and Discussion

This study aimed to evaluate the extent to which implementation of the Catholic scholarship Program impacts human capital development within religious women's congregations in the Northern Zone of Tanzania. The religious women filled out questionnaires while superiors of congregations, the board of directors, and the executive secretary of the CSPT were interviewed. An interview guide was used to tap into views on the impact of the catholic scholarship programme on human capital development within religious women's congregations in the Northern Zone of Tanzania.

The questions evaluated the extent to which the implementation of the CSPT programme enhances human capital development within religious women's congregations in the Northern Zone of Tanzania. In this regard, there were ten items listed whereby the respondent was expected to decide whether to agree or disagree with a given statement in each item in terms of (1) Very small extent, (2) Small extent, (3) Moderate extent, (4) High extent and (5) Very high extent. Notably, the data was interpreted, grouped, and summarized as shown in Table 1.

Table 1: Religious Women Responses on the extent to which
CSPT Enhanced Human Capital Development (n=77)

Statements	VSE	SE	ME	HE	VHE	Mean
	f (%)	f (%)	f (%)	f (%)	f (%)	
(i) Religious superiors uphold religious women to CSPT to get skills and knowledge	0 (0)	0 (0)	1 (1.2)	6 (7.1)	70 (82.4)	4.9
(ii) Participation and commitments of religious women in CSPT increase visibility in our congregation	0 (0.0)	0 (0.0)	2 (2.4)	15 (17.6)	60 (70.6)	4.8
(iii) The religious Superior takes time to learn about my career goals, aspirations, and building community after graduation from the University	0 (0.0)	0 (0.0)	2 (2.4)	22 (25.9)	53 (62.4)	4.7
(iv) Often Religious superiors assign duties that allow developing and strengthening new skills as CSPT intends.	0 (0.0)	0 (0.0)	0 (0.0)	39 (45.9)	38 (44.7)	4.0
(v) To participate in CSPT has increased knowledge, leadership skills and performance in the mission.	0 (0.0)	1 (1.2)	3 (3.5)	37 (43.5)	36 (42.4)	4.5
(vi) CSPT has been helpful to me mostly in doing my work perfectly and relating well with the workers.	0 (0.0)	0 (0.0)	6 (7.1)	28 (32.9)	43 (50.6)	4.5
(vii) Religious superior keeps me informed about different career opportunities within CSPT in our congregation	0 (0.0)	3 (3.5)	8 (9.4)	15 (17.6)	51 (60.0)	4.5
(viii) Religious superiors make sure I get the credit when I accomplished something substantial on the job as the demand of CSPT.	0 (0.0)	2 (2.4)	5 (5.9)	18 (21.2)	52 (61.2)	4.6
(ix) Religious women master the skills necessary for their jobs because of CSPT.	0 (0.0)	0 (0.0)	5 (5.9)	17 (20.0)	55 (64.7)	4.6
(x) Normally seminars and workshops are provided for job performance and updating new skills through CSPT.	0 (0.0)	0 (0.0)	1 (1.2)	17 (20.0)	59 (69.4)	4.8
Grand Mean Score						4.6
Key: Very small extent = VSE, Small extent = SE, Moderate extent = ME, High extent = HE, Very high extent = VHE.						

Source: Field Data, 2023.

The data in Table 1 display the extent to which religious women responded to all the items on the issue of implementation of the Catholic scholarship program on enhancing human capital development within religious women congregations. Data in Table 1 indicates that the great majority of (90.7%) respondents of religious women who were involved in the study had a positive opinion on the item that religious superiors are supportive of religious women being allied to CSPT to get skills and knowledge on human capital development within religious women congregations. On the contrary, (mean = 4.9), extremely 1 (1.2%) of religious women had a negative opinion on the item. This implies that religious women are in support of the extent to which implementation of the catholic scholarship program enhances human capital development within religious women congregations in the Northern Zone of Tanzania.

The findings concur with the study by Main (2018) who found that human resource management practices in PCEA, St. Andrews, are influenced by the nature of the organization or the organizational culture. Furthermore, the findings imply that

religious women through CSPT are equipped in terms of leadership skills. On the other hand, the data findings were also supported by one of the superiors of religious women congregations during the interview who noted that;

Religious women after graduating from the University develop different projects in the congregation. For instance, a religious sister graduated in Business administration, Mwanza and she has developed the school from primary to secondary and she can supervise well the workers of both schools. The schools are doing well up to this time. So religious women use well the skills and knowledge received from CSPT to teach others to do well in the given mission of serving society. This implies that religious women benefit from the CSPT not only for themselves but also for the betterment of their working places like in the congregations (Superior of congregation 1, SOC1, Personal Communication, 4 June 2023).

Furthermore, data in Table 1 indicate that the great majority (88.2%) of religious women who were involved in the study had a positive outlook on the item that participation and commitments of religious women in CSPT increase their visibility in the congregation (mean = 4.8). The findings concur with Hashiem et al., (2017) who did a study in Ifakara Morogoro Region on how human capital promotes sustainable development and how human capital development is a crucial element for the sustainable development of a nation or an institution. During the interview, a superior of the congregation remarked that *"religious women who benefit from the CSPT increase the value of the congregations simply because they use the knowledge for the visibility of the congregation* (SOC 2, Personal Communication, 8, June 2023). This implies that religious women agree that participation and commitments of religious women in CSPT increase visibility, skills, and knowledge in the congregation.

Data in Table 1 shows that the great majority (88.3%) respondents of religious women who filled out the questionnaires in the study had positive perspectives on the fact that, religious superior takes time to learn about my career goals, aspirations, and building community after graduation from the university (m = 4.7). This intimates that religious women became very proactive in the church through the education provided by the CSPT. This also suggests that; religious superiors of congregations recognize the importance of CSPT in developing skills and knowledge of religious women in terms of leadership skills.

Data in Table 1 also shows that the extreme majority (90.6%) of religious women who filled out questionnaires in the study had positive opinions on the fact that, often religious superiors assign duties that allow developing and strengthening new skills as CSPT intends (m = 4.0). This indicates that CSPT built a foundation for religious women to independently develop skills and knowledge in terms of leadership capacity building. As supported by Peiro's findings (2018), the study focused on human resource management that aimed at promoting employees' well-being and called for a new style of leadership.

Data in Table 1 indicate that the great majority (85.9%) of religious women who were involved in the study had a positive perspective on the item that participating in

CSPT has increased knowledge, leadership skills, and performance in the mission (mean = 4.5). The findings concurred with the study by Hashiem et al., (2017) in Ifakara Morogoro district on how human capital promotes sustainable development and human capital development is a vital element for the sustainable development of a nation or an institution. During an interview with the executive secretary of the program, the observation was: *"this program is very crucial to these religious women because after graduation, most of them are promoted to positions of responsibilities like being heads of schools and heads of departments within congregations"* Executive secretary of the program (ESoP), Personal Communication, 30, May, 2023. According to the data, this indicates that religious women's participation in CSPT increased their knowledge, leadership skills, and performance in the mission.

Data in Table 1 indicates that respondents (83.5%) of religious women who were involved in the study had a positive opinion on the item that CSPT is helpful in terms of their work efficiency and in the promotion of good relationships with the workers (mean = 4.5). During an interview with one of the superiors of congregations, the following was remarked: *"we must thank the presence of CSPT within our religious Congregations because most of the religious women who are involved in the program work hand in hand with others better and show increased perfection in doing various works in the congregations"* (SoC 3, Personal Communication, 8, June, 2023). This indicates that religious women to a great extent implement the vision of the Catholic scholarship program in enhancing human capital development within religious women congregations in the northern zone of Tanzania. The findings concurred with the study by Olowoniyi (2022) who found out that scholarship programs are very helpful in increasing workers' skills. Furthermore, the findings imply that religious women through CSPT are equipped in terms of leadership skills.

Data in Table 1 shows that the majority (77.5%) of religious women who were involved in the study agreed with the statement that religious superiors keep religious women informed about different career opportunities within CSPT in their congregation (mean = 4.5). This finding suggests that religious women normally get informed about different career opportunities within the church. These in turn help them to expand the opportunities of getting education for the betterment of themselves, for the church as well as society in general. During an interview with one of the superiors of congregations, it was observed: *"when chances come from CSPT we normally keep them open to everybody who is legible to bring a sense of transparency"* (SoC 3, Personal Communication, June 8, 2023). From this, it can be inferred that, to a great extent implementation of the catholic scholarship program enhances human capital development within religious women congregations in the Northern Zone of Tanzania. The findings correlate with the study by Kanyini (2020) who found that education opportunities should be accessible to all workers where possible within organizations.

Data in Table 1 shows that the great majority (82.4%) of religious women who were involved in the study agreed on the statement that: religious superiors make sure religious women get the credit when they accomplish something substantial on the job

demanded by CSPT (mean = 4.6). The implication is that, to a great extent the religious superiors appreciate the work done by religious women who are the products of the CSPT. This also shows that, to a great extent the implementation of the Catholic Scholarship Program enhances human capital development within religious women's congregations in the Northern Zone of Tanzania. The findings tally with the study by Razaki (2019) who found that education scholarships in religious institutions are very helpful in creating responsible leaders.

Data in Table 1 shows that the great majority (84.7%) of religious women who were involved in the study found that, religious women master the skills necessary for their jobs because of CSPT (mean = 4.6). This suggests that religious women master the skills necessary for their jobs in the church and serving the people because of CSPT. This also indicates that, to a great extent implementation of the catholic scholarship programme enhanced human capital development within religious women congregations in the Northern Zone of Tanzania. The findings concur with Machila and Chuulu (2018) who found that the main decision-makers in diocesan activities are the clergy (the Bishops and Priests). However, women are active participants *"in serving the church, such as performing what is referred to as reproductive roles."* According to the Zambian research findings, dioceses have norms that tend to limit women's roles to menial activities.

Data in Table 1 shows that the great majority (89.4%) of religious women who were involved in the study agreed on the statement that normally seminars and workshops are provided for job performance and updating new skills through CSPT (mean = 4.8). This is indicative of the fact that the implementation of a catholic scholarship program enhances human capital development within religious women's congregations in the Northern Zone of Tanzania. During an interview session with one of the board of directors of the programme, it was revealed that:

"We normally offer seminars and workshops annually for program beneficiaries. The aim is to make them upgrade their skills and knowledge in their respective areas of study. These seminars and workshops also intend to socialize our beneficiaries in which from socialization strong chain of togetherness and networking is created. Perhaps the idea of conducting this kind of seminar or workshop is to make them aware of many things including leadership and technological skills Board of Directors." (BoD, Personal Communication, May 30, 2023).

This implies that CSPT is very important not only to religious women in enhancing job performance, skills, and accountability; rather the programme creates linkages among the beneficiaries.

5. Recommendations

Management of CSPT should make frequent follow-ups with congregations to ensure that the beneficiaries of the program contribute effectively to the congregations as

intended by the CSPT. The skills obtained by the beneficiaries of the program should be placed on the right path within the congregations for the betterment of the entire society and the church in particular. Furthermore, the superiors of the congregations should make proper job placement of religious women who benefited from the program to allow them to produce the intended results after their studies.

To cope with increasing technology CSPT should provide technological devices such as computers and tablets to the religious women as part of the scholarship terms to help them in their studies as well as in the apostolate.

Nonetheless, several issues that required further investigation emerged from this research study which require further investigations:

This study was based in the Northern Zone of Tanzania and employed a mixed research approach. Consequently, it was difficult to generalize the findings to other areas because the sample was drawn from the Northern Zone of Tanzania. Therefore, another study should be conducted with a comparison approach to uncover the benefit of the program using a wider area larger than what was used in this study.

Since the study was conducted in religious women's congregations' settings only, it is recommendable that a similar study be conducted on the same topic while comparing the benefit of the program within the church on religious men's congregations so as to create more awareness to the society and promote educational values for the transformation of the society.

6. Conclusion

Having examined the above findings, the study made the following conclusions: The research showed that the calculated mean scores for religious women's congregations through CSPT were equipped in terms of leadership skills. The religious women who were involved in the study had a positive outlook on the item that participation and commitments of religious women in CSPT increase visibility in the congregation. In addition, the results from the superiors of the congregations also showed that for the religious women, CSPT is significant because the beneficiaries hold positions of responsibility like; heads of schools and heads of departments within the congregations. Hence, this study shows that the program is beneficial not only within the church but also in the entire society. The congregations benefit to a great extent because the program helps to shape the leadership of the congregations through human capital development. Also, enrolment of religious women in higher learning institutions has been on the increase due to the commitment of CSPT to enhancing education within the society and the church.

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Conflict of Interest Statement

The author declares no conflicts of interest.

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IMPACT OF CATHOLIC SCHOLARSHIP PROGRAM ON HUMAN CAPITAL DEVELOPMENT
WITHIN RELIGIOUS WOMEN'S CONGREGATIONS IN THE NORTHERN ZONE OF TANZANIA

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