

**A RELATIONSHIP BETWEEN REMITTANCE EDUCATION
AND CHILD LABOUR IN NEPAL**

A Thesis

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By

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2023

DECLARATION

I, **Susmita Dhakal** declare that this thesis entitled “**A RELATIONSHIP BETWEEN REMITTANCE, EDUCATION AND CHILD LABOUR IN NEPAL**” submitted to Central Department of Economics is my own original work unless otherwise indicated or acknowledged in the thesis. The thesis does not contain materials which has been accepted or submitted for any other degree at the University or other institution. All sources of information have been specifically acknowledged by reference to the authors or institution(s).

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RECOMMENDATION LETTER

This thesis entitled **“A RELATIONSHIP BETWEEN REMITTANCE, EDUCATION AND CHILD LABOUR IN NEPAL”** has been prepared by **SUSMITA DHAKAL** under my guidance and supervision. I hereby recommend this thesis for the final examination to the thesis committee as a partial fulfillment of the requirements for the degree of MASTER OF ARTS in ECONOMIC for final examination.

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APPROVAL LETTER

We certify that this thesis entitled **“A RELATIONSHIP BETWEEN REMITTANCE, EDUCATION AND CHILD LABOUR IN NEPAL”** Submitted by **Susmita Dhakal** to the central Department of Economics, Faculty of Humanities and social sciences, Tribhuvan University in partial fulfillment of the requirement for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the Degree.

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ABBREVIATIONS

ADF test	:	Augmented Dickey Fuller
CL	:	Child Labour
ELIN	:	Employment level in Nepal
ELN	:	Education Level in Nepal
GDP	:	Gross Domestic product
NLFS	:	Nepal labour force survey
NLSS	:	Nepal Living Standard Survey
OLS	:	Ordinary List Square

ABSTRACT

This study examines short term and long term effect of Remittance,s Education and child labour in Nepal during 1994/95 to 2010/11. The variables considered are child labour in Nepal, Education level in Nepal and Remittance in Nepal. Thesis wants to show the Remittance income helps to reduce the number of child labour and increase the attendance level. There are two objective in my study which are To find out how remittance helps to reduce the child labour and improve the education system and to identify the impact of remittance by gender and place of residence of child labour and school attendance. We have to use some data, table and graphs to find out the significant result. The study is fully satisfied because we came to the conclusion that Remittance income really helps to reduce the number of child labour and it also helps to increase the school attendance level which helps to develop the education systems.

CHAPTER I

INTRODUCTION

1.1 Background of the Study

In my study, topic 'Relationships between Remittance Education and Child labour' clearly shows that how remittance helps to reduce the child labour in developing countries. Nepal is one of the small and landlocked developing countries, so that most of the people are suffering from the poverty, under education, unemployment and many more other problem in this situation remittance can play an importance role to escape from those problems. Remittance can play an importance role to decrease child labour and also help to increase the level of education. In this paper I want to explain the relationship between remittance and child labour. This paper want to show how remittance can help to decrease the level of child labour and which impact also show in the education level.

Child labour is an importance issue in the world. Child labour clearly effect to the development of the every country. According to UNICEF "child labour as work that exceeds a minimum number of hours, depending on the age of a child and on the type of work. Such work is considered harmful to the child and should there be eliminated: Ages 5-11: At least one hour of economic work or 28 hours of domestic work per week, Ages 12-14: At least 14 hours of economic work or 28 hours of domestic work per week, Ages 15-17: At least 43 hours of economic or domestic work per week

In the world's poorest countries, slightly more than 1 in 4 children are engaged in child labour. Children around the world are routinely engaged in paid and unpaid forms of work that are not harmful to them. However, they are classified as child labourers when they are either too young to work or are involved in hazardous activities that may compromise their physical, mental, social or educational development. In the least developed countries, slightly more than one in four children (ages 5 to 17) is engaged in labour that is considered detrimental to their health and development.

Millions of children do dangerous, dirty jobs. Even at very young ages, they are forced to work in mines and factories, as house slaves and prostitutes. This is bad for

their health and damages their development. It means they cannot attend school or escape poverty. We fight extreme forms of child labour everywhere because children have the right to feel safe today and better about tomorrow. This is why we offer education, information and help for poor families.

About 150 million children work worldwide. Child labour helps many poor families survive. About half of these children do dangerous, dirty jobs that are damaging to their health. Terre des Hommes takes a stand against this. We fight for them to have better lives. We hold corporations and governments accountable, to ensure child safety and proper care. We help parents find additional or new sources of income to let working children go to school. Join our fight. Stop child labour

Child labor can create many different problems in the life of a child, such as malnutrition, mental health issues, drug addiction, but also it can violate other children's rights, like the right to education. Let's have a look at some facts on child labor.

- In the world's poorest countries, around 1 in 4 children are engaged in child labor.
- Worldwide 218 million children between 5 and 17 years are in employment. Among them, 152 million are victims of child labor; almost half of them, 73 million, work in hazardous child labor.
- Among 152 million children in child labor, 88 million are boys and 64 million are girls.

These children often work in horrible and dangerous conditions. Their rights are violated daily. In some cases there is even sexual exploitation involved and this also violates the dignity and morals of a child. It is also possible that they are separated from their parents, because they have to work in a different place from where their parents live. Sometimes children are forced to work without food and very low wages which is almost the same as slavery. These children are often also victims of physical, mental, and sexual violence.

Child labor has to be stopped so that every child can have the opportunity to go to school, to play and to have the best future possible. If children are working, they

cannot go to school! This means that these children will grow up to be adults without any education and not being able to read or write, which means they lack important life skills. Usually, the majority of children engage in child labor is from disadvantaged backgrounds, from minority groups, or even abducted from their families. They have no protection. In addition, their employers do whatever it is necessary to make them completely invisible, so that nobody knows or cares about them. This way they can exercise an absolute control over these children. Child labor is also an obstacle to be a child, to be able to play (which you also have the right to!) and do whatever you want. Nearly 1 in 10 children across the globe (around 152 million) are subjected to child labour. Children may be driven into work for various reasons. Most often child labour occurs when families face financial challenges or uncertainty whether due to poverty, sudden illness of a caregiver, or jobless of a primary wage earner.

Child labour and the worst forms of child labour, as defined by International Labour Organization (ILO) Conventions, damage children's health, threaten their education and lead to further exploitation and abuse. UNICEF does not oppose work that children may perform at home, on the family farm or for a family business – as long as that work is not a danger to their health and well-being, and if it doesn't prevent them from going to school and enjoying childhood activities.

Child labour has been widespread in Nepal for many centuries, mostly in rural areas as part of the normal process of socialization. In the countryside children always worked, and continue to work, long hours alongside their parents in the fields and at home. Although the participation rate for children in Nepal is estimated at about 40.4 per cent, there is a significant difference between that of girls (47.6 per cent) and that of boys (36.1 per cent). In Nepal, the majority of children are found working in the agricultural sector, followed by services, manufacturing and other sectors. They are mostly employed informally as domestic servants, porters, rag pickers or carpet factory workers, as well as in restaurants and in the transportation sector. Depending on the sector, children may have to work long hours, carry heavy loads and face the risk of sexual exploitation.

The report reveals that about 9 per cent of the total child populations in Nepal have never attended school, while 59 per cent have not completed primary school, 21 per

cent have completed primary level and only about 3.4 per cent have attended secondary or higher levels. Among those children who have never attended school, a majority are girls. It is also observed that 82.4 per cent of children aged 5 to 17 years are literate, but the proportion of boys (84.8 per cent) is higher than that of girls (80.0 per cent). Urban areas have higher literacy rates (91 per cent) than rural areas (81 per cent). The Kathmandu Valley, which comprises the capital and is largest urban area in the country, has the highest literacy rate and an almost negligible gender gap. The data on working children aged 5 to 17 years indicate that about 86.5 per cent are literate. There is a big gap between the literacy rates of working boys and working girls in all regions of the country. About 15 per cent of working girls in Nepal do not have any formal schooling.

Child labour refers to any work that deprives children off their childhood and their right to education, health, safety, and moral development based on the ILO standards on child labour are defined by the ILO minimum age convention, 1973 and the worst form of child labour convention, 1999. Through child labour is declining at the rate of 100,000 every year. Nepal still accounts for 1.6 million children between 5-17 years in child labour.

The report finds that significant numbers of children aged 5-17 years carry out household chores, such as cooking, cleaning, minor repairs, shopping, caring and child minding, which are also called unpaid household services. The proportion of boys carrying out these activities is much lower than that of girls in almost all cases except for shopping, where the boys outnumber the girls. The data obtained for this report also indicate that children in Nepal's rural areas are much more involved in non-economic activities than are their counterparts in urban areas. The report finds that children spend an average of 3.7 hours per week engaged in household chores. The average number of hours spent in housekeeping activities increases with each age group. Moreover, the average involvement of girls in non-economic activities (5.9 hours per week) is significantly higher than that of boys (1.6 hours per week). It was found that about 78 per cent of children spend 1 to 14 hours a week on housekeeping chores, and that about 1 per cent spends more than 42 hours a week in this way we can say that basically girl child are engage in household activities and never attend the school which are categories into child labour.

According to the Nepal living standard survey 2010/11 child labour is most importance problems of economics development. Child labour also effect the education system. Most of the people are separated from the education system because they are engage in work and other activities. Educations play an importance role to economic development of the country. Literacy rate and education level also affect the economic development of the country. Literacy rate is substantially higher in urban areas (77%) than rural areas (57%). There are market gender disparities in literacy rate: 72% of male aged 6 years and older are literate as opposed to 51% of females. The literacy rate is the maximum at the age group 15-19 years. According to the survey, education Statius is categorized into: Never attended school (34%), Attended school in the past (28%), currently attending school (38%). Never attended school is larger than that ever attended school but smaller than currently attending categories. Female are comparatively more disadvantaged than their male counter parts. Never attendance rate is 23% for male population compare to 44% for females. Past attendance rate is 36% for male whereas this rate is only 22% for female population. Current attendance rate is 41% for male and 34% for female. Peoples never attending the school which creates child labour. There are many reasons for not attending school. There are some primary reason: parents did not want (30%), Had to work at home (25.5%), not willing to attend (17.2%), too young (7.2%), too expensive (7.3%), disability (34%), school far way(3.1%). There is some sexual reason to not attending school which is only for female: not willing to attend, parent did not want, too young, help at home etc. so that in this way we clearly say that education also clearly affect the economic development of the country. Low education and uneducation is one of the importance causes of child labour in developing countries like Nepal.

The Nepal Labour Force Survey (NLFS) 2008 estimates the child population between 5 and 17 years of age to be 7.77 million, which is about 33 per cent of the total population in the country. Children constitute an integral part of the workforce engaged in both the formal and the informal sector. This report, based on the data obtained during NLFS 2008, estimates that about 3.14 million children, i.e. about 40.4 per cent of the child population in the 5 to 17 year age group, may be classified as children in employment (commonly called working children). Among these working children, the report further estimates that 1.60 million children, or almost 51 per cent

of all working children, fall into the category of child labour. Within the child labour category, 0.62 million children have been identified as being engaged in what is called hazardous work.

The incidence of child labour in Nepal is relatively high compared with other countries in south Asia. Nepal has one of the highest ratios of international remittances to gross domestic products in the world. We examine whether the massive inflow of international remittances affects child schooling, child labour, and household expenses. Controlling extensively for a host of observed characteristics of households and migrants, and using an instrumental variable approach, this research finds no effect of international remittances on child education or child labour in Nepal. However, it does find a significant increase in non-food expenditures, increased expenditure on child educations, educational outcomes are not improving because of international remittances.

When we talk about the child labour, this is the vital issue in the world. When we observe many data and literature we can find that child labour has been effect to the every country in the world, Nepal is also one of them. Nepal is one of the poor and developing countries in south Asia. And the country highly depends on the remittance income. And we know that remittance is one of the importance sources to reduce poverty and we know that poverty is the big causes of child labour in developing country. Remittance helps to improve the household consumption and it can also help to improve the health and education system. We think that child labour is one of the simple and small problems in the country but we don't know about the vital and big effect of it. Child labour effect to the education system health and many more other sector so which is effect to the whole nation. We know that most of the children are engage to the working activities due to the financial causes so that if the financial condition has been improved it may help to control the child labour in the country. So in the contest of developing countries like Nepal remittance is one of the importance sources to improve the financial condition of the country that's why we can say that remittance is one of the importance parts to reduce the child labour.

A remittance refers to money that is sent or transferred to another party. The term is derived from the word remit, which means to send back. Remittances can be sent via a wire transfer, electronic payment system, mail, draft, or check. Remittances can be

used for any type of payment including invoices or other obligations. But the term is typically used to refer to money sent to family members back in a person's home country. Remittances are not a new phenomenon in the world, being a normal concomitant of migration which has always been a part of human history. Several European countries, for example Spain, Italy and Ireland were heavily dependent on remittances received from their emigrants during the 19th and 20th centuries. In the case of Spain, remittances amounted to 21% of all of its current account income in 1946. All of those countries created policies on remittances developed after significant research efforts in the field. For instance, Italy was the first country in the world to enact a law to protect remittances in 1901 while Spain was the first country to sign an international treaty (with Argentina in 1960) to lower the cost of the remittances received. Since 2000, remittances have increased sharply worldwide, having almost tripled to \$529 billion in 2012. In 2012, migrants from India and China alone sent more than \$130 billion to their home countries.

A remittance is a transfer of money, often by a foreign worker to an individual in their home country. Money sent home by migrants competes with international aid as one of the largest financial inflows to developing countries. Workers' remittances are a significant part of international capital flows, especially with regard to labor-exporting countries. According to the World Bank's 2019 Migration and Development Brief, \$529 billion in remittances were sent to low- and middle-income countries in 2018—an increase of 9.6% over the previous record high of \$483 billion in 2017. This figure is significantly larger than the \$344 billion of foreign direct investment in these countries, excluding China, in 2018. If we include high-income countries as well, the total amount of remittances jumps to \$689 billion, up from \$633 billion in 2017. According to the World Bank, the top remittance recipients in 2018 were India with \$79 billion, followed by China (\$67 billion), Mexico (\$36 billion), the Philippines (\$34 billion), and Egypt (\$29 billion).

According to the World Bank, in 2018 overall global remittance grew 10% to US\$689 billion, including US\$528 billion to developing countries. Overall global remittance is expected to grow 3.7% to US\$715 billion in 2019, including US\$549 billion to developing nations. Due to its large diaspora and overseas expats population, India consecutively remains the top receiver of remittance, e.g. with US\$80 billion in

2018, US\$65.3 billion (2.7% of India's GDP) in 2017, US\$62.7 billion in 2016 and US\$70 billion in 2014. Other top recipients in 2018 were US\$67 billion to China, US\$34 billion each to Philippines and Mexico, US\$26 billion to Egypt and US\$23.12 billion to Pakistan.¹² A majority of the remittances have been directed to Asian countries like India (approx. US\$78.6 billion in 2018), China (approx. US\$67.4 billion in 2018), the Philippines (approx. US\$33.8 billion in 2018), Pakistan (US\$21.0 billion in 2018), Vietnam (US\$15.9 billion in 2018), Bangladesh (US\$15.5 billion in 2018) and more. Most of the remittances happen by the conventional channel of agents, like Western Union, Ria Money Transfer, Money Gram, UAE Exchange, and similar. However, with the increasing relevance and reach of the Internet, online and mobile phone money transfers have grown significantly.

In case of Nepal, which is a small agricultural country, suffers from the problem of mass poverty and unemployment. High population growth rate and increasing dependency on the backward agriculture may be attributed for its slow growth rate. Among them mass poverty is the main characteristic. In Nepali context, poverty can be discussed in two aspects, one is based on per capita income and another is basic needs approach. Defining poverty with the per capita income approach, Nepal's GDP per capita is US\$ 735 as FY 2011/12 (CBS, 2011) among them the population receiving less than 1\$ per day was estimated to be 25.16% (CBS, 2011). This clearly shows that poverty is in large magnitude in Nepal. So that we clearly want to explain that poverty are also the causes of child labour.

Remittance is an important source of foreign income for developing countries like Nepal increasing dramatically in size over recent decades. It is a private income that is regularly or periodically transferred from international migrants to family members in their country of origin. It represents one of the largest sources of financial flows to developing countries. Foreign employment is gradually getting a major source of foreign exchange earnings and sustaining the positive balance of payment in Nepal. International migrants send their money to the home countries through formal and informal channels. Formal channels are related to the banking channels and money transfer operators. Language barriers and lack of awareness on banking channels for transferring funds, some migrant workers may use informal channels. Therefore, it is necessary to make this sector more systematic and take additional initiative for the

flow of remittance through the formal channel. It is a challenge of making institutional arrangement for imparting training and skill for raising the demand for the Nepalese labours at the international level and guides the flow of remittance to the productive sector.

Remittance income has been mostly used on domestic purpose such as managing land and building, children education, health care, entertainment and so-on. Moreover, it is used in productive and commercial sectors in some extent to operate micro and macro level business. Huge amount of capital is needed to the under-developed countries for the enhancement of productivity and bolstering economic development. Remittance income is one of the major sources of capital formation in the context of Nepal. Furthermore, migration of the unskilled workers on return to their home countries acquires practical and useful skills in abroad. The remittances have become a major issue in the international financial literature over a decade because of their increment of size and volume as well as rise in the number of migrants around the world and will likely continue in the future. Nepalese economy is largely based on agriculture, however, the large number of people leaving for foreign employment has been significantly increased due to incredible number of unemployment, poor development of industrial sectors, low level of salary and earnings, lack of business environment and so-on. Millions of youth are compelled to heading for overseas seeking employment due to failure in creating employment opportunities within the country. Statistics for the last three years shows on average 250,000 people leaving the country annually for foreign employment and the number is on rise. Although foreign employment remains a major source of foreign currency for the country, in the long-run it could fall in the remittance trap.

According to the survey remittance play an importance role to control the poverty of the country and improve the economic condition of the countries people. Poverty is one of the importance causes of child labour. Maximum people engage their children to the working activities due to the lack of money and joblessness. If the numbers of people who are under the poverty line become low which clearly help to improve the child education and stop the child labour. Child labour is an importance and big issue for development of the country. Child labour directly effect to the economic development of the same country. So if the economic condition was developed it

helps to improve the education level and control the child labour. Remittance is one of the importance sources of income in developing countries. Remittance income helps to control the poverty and improve the economic condition of the people and which helps to control the child labour also. According to the data there is increasing in number of remittance in every next year and decreasing the number of child labours in every next year so that we can clearly conclude that remittance income helps to control the child labour and improve the education level.

1.2 Statement of the Problems

We know that child labour is one of the common and big issues in developing countries. In the contest of Nepal, this is also one of the developing countries in the world. Basically child labour has been effect to the development of the country directly and indirectly. I can choose this topic to write thesis because I am the citizens of poor and developing countries and child labour is big issue of the developing countries. The Government of Nepal has ignore the issue of child labour thinking that which is not a big issue but it is one of the big issues, So that I can choose this topic.

Most of the children are escape from the light of education due to the causes of child labour. Children are engage to the working activities due to the causes of lack of money and joblessness if government provides the job opportunities to every family it may be helpful to control the child labour and also improve the child education; number of children attendances also has been increase. Remittance is also one of the importance sources of income in developing countries it may help to control the child labour and increase the number of schooling. Various studies, evidences and numeric data have provided that remittance has played significant role not only in correcting BOP and maintaining foreign reserves but also in minimizing the problem of unemployment, child labour, low education level and poverty in least developed countries (LDCs) including Nepal. Remittances help to improve the economic level of the country and help to economic development. Remittance also helps to decrease the level of child labour and increase the education level of the country.

Remittance in this survey is defined as a transfer in cash or kind sent or received by a household over the last 12 months preceding the interview. Remittances flow in and out of the country and both have been taken into account in the survey. The transfer in

cash or kind from a single source (individual/household/institution) is counted as one remittance. Incidence as well as the size of remittance has increased over the years. Share of remittance in the household income has increased in the last 15 years. Share of remittance from India has decreased while that from other countries has considerably increased. There is a large shift in the share of remittance by source over the years. Normally, the migrant workers or foreign workers go to work from their country of origin or home country to the next country alone. The families are in home country. The migrant or foreign workers are support financially to the country of origin or home country, this money is called remittance it directly and indirectly affected to the millions of poor people in developing country. The remittance is mainly spends in the consumption of daily goods, health, education and also saving. Those are the importance parts of the economic development or standard of livings. Which also create the positive impact to the child labours. Increasing economic condition helps to control the child labour if the country.

Government of Nepal is sensitive towards the issue of child labor. The Constitution of Nepal (2015) prohibits child labour in factories, mine and other hazardous sectors. Similarly, Children's Act, 2018 mentions that each child should be protected from labour and economic exploitation. The Act is sensitive enough to protect the children from any harmful works that negatively hamper education, physical, emotional, social and moral development of children. Specially, the Act prevents the children below the age of 14 from hazardous work including paid domestic work.

National Population Census of Nepal, 2011 has revealed the fact that a total of 104,714 children (56,267 boys and 48,447 girls) are involved in work. According to Nepal Multiple Indicators Cluster Survey (NMICS), 2014, a total of 37.4 percent children of age between 5 and 17 years are engaged in labor. Similarly, the children aged 5–11 years involved in economic activity working for at least one hour a day was 27.9 percent (29.9 boys and 26.5 girls). The survey further reveals that a total of 44.2 percent (43.4 boys and 44.8 girls) children aged 12-14 years involved in economic activity less than 14 hours and a total of 15.2 percent (12.3 boys and 17.6 girls) involved for 14 hours or more. It was estimated that about 30 percent children between the age of 5 and 17 were working under hazardous conditions in 2015 and is targeted to reduce it in 22 percent by 2019 (SDGs, Goal 8, Target 8.7, Indicator

8.7.1). According to Nepal Labor Force Survey, 2017/18 of the approximately seven million children aged between 5 and 17 years, approximately 286 State of Children in Nepal, 2019 27 thousand were involved in work for pay but not all working children were in child labor.

Most children (60.5%) worked up to 19 hours in 2008, while 32.2% worked 20 to 40 hours a week and 7.3% worked for more than 40 hours in a week. This trend is consistent in both rural and urban areas. In the 2003/2004 Nepal Living Standards Survey Statistical Report Volume II, it was found that the poorest consumption quintile has the highest percentage (18.7%) of child laborers who for more than 40 hours a week as compared with the rest of the consumption quintile. Also, according to Edmonds (2006) female children work more hours than their male siblings. In the same study Edmonds states that the majority of child laborers work in the agricultural sector and in domestic labour.

According to Ray (2004), child schooling and child labour force participation rates are negatively correlated as there is a trade-off between the two variables. Thus, an increase in labour hours would mean lesser time for schooling, and lesser work hours equals to an increase in time spent for schooling.

Early childhood development (ECD) is a foundation of formal education development. The Government is sensitive on this matter. The Constitution of Nepal has mentioned early childhood development as a fundamental right. Early childhood development has been included in Education Act and its Regulation. Early childhood guidelines, 2006 includes the provisions of ECD operation and management. The number of school based as well as community based ECD centres between the year 2014 and 2018 is presented in the table below.

Table 1.1: Number of Early childhood Development Centre

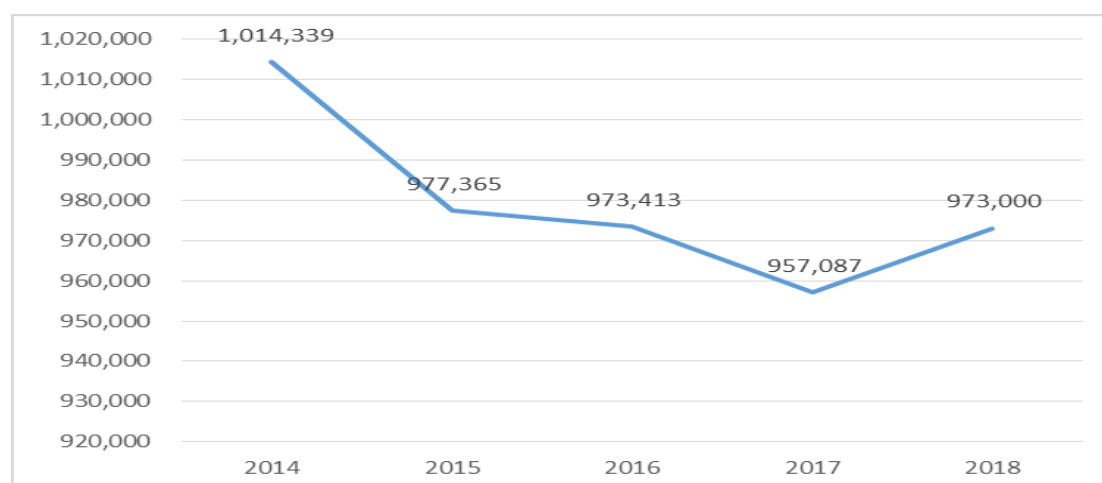
ECDC	2014	2015	2016	2017	2018
School and community based	30034	30448	30448	30448	30097
Private school based	5087	5543	5645	6120	5896
Total	35121	35991	36093	36568	35993

Source: Department of Education, Flash Report I, 2014-2017.

Source: Centre for Education and Human Resource Development, Flash Report I, 2018.

The above table shows that the number of ECD centres is in increasing trend from the year 2014 to 2017, and it decreased in the year 2018 by 351 ECD centres. It is because of merging some centers by local government as per their assessment under the rights given by Local Government Operation Act, 2017. Against the decreased number of ECD centers in the year 2018, the number of children in the centers has increased by 16,813 children. This is presented in the graph below:

Figure 1.1: Number of children enrolled in ECD centres



Source: Department of Education, Flash Report I, 2014-2017.

Source: Centre for Education and Human Resource Development, Flash Report I, 2018.

The above graph shows that the number of children in ECD centres started to decrease from the year 2015; however, it increased in the year 2018 against the decreasing rate

of the child birth. It may be simply because of growing concerns of parents and community on the importance of ECD centers.

So after reviewing the data we came to conclude that every year number of schooling children has been increased and which means that child labour is decreasing every year. Children are escape from the school due to involve in working activities so if increasing in school attendance and number of children also has been increased every next year, so that clearly we can say that increasing remittance helps to decrease the child labour and helps to increase the number of schooling.

1.3 Research Questions

In many research remittance is tried as the positive factors that impact overall economic growth and economic development, So that the remittance is similar to FDI and other capital inflow. There are some of the importance researches questions arise which are as follows:

1. Whether remittance helped reduce the child labour incidence in Nepal?
2. Whether there is a differential impact of remittance by gender and place of residence of child?

Remittance is one of the importance income sources in developing countries. Remittance help to control the child labour and improve the education system also. Nepal is one of the poor and developing countries so that most of the people are below the poverty line and due to economic problem child are saperated from the education in this time remittance play an importance role to improve the economy of the country.

1.4 Objective of the Study

The objective of the study is to analyze the impact of remittances on child labour. This study also further assesses the impact by gender of child, and by area of residence. Rationale of the second objective should also be given.

The main objective of my study as follows:

1. To find out how remittance helps to reduce the child labour and improve the education systems.
2. To identify the impact of remittance by gender and place of residence of child labour and school attendance.

1.5 Significance of the Study

Remittance has become one of the emerging and burning issues in Nepalese economy. It can play significant role in making overall development of the nation. Remittances play an importance role to develop the economic condition of the developing countries like Nepal. Nepal is one of the developing and poor country by the causes of poverty most of the people are suffering from uneducation, jobless, lack of food and many more other problems due to those problem child are automatically engage in working activities so that there is increasing the level of child labour. In my study I clearly want to show the benefits of remittance to the child labour and which impact goes to education system, poverty and many more other sectors.

When we talk about the importance or significance of the study this study is significance in many purposes like;

- i. This research is beneficial for those people who research about the remittance in Nepal and relation between remittance and Child labour.
- ii. This research also beneficial for the study about how remittance helps to control the child labour and improve the education system.
- iii. Also help to find out the importance of remittance in Nepal to improve the education system and also remittance helps to decrease the child labour in developing countries.

This study is beneficial for the entire researcher. Especially for those who are searching about remittance. The readers who searching child labour, poverty, education, those all can get benefits from this research paper.

1.6 Limitations of the Study

The study is limited within an area and limited time. Each and every study has its own limitations. Research has limited by some factors such as money, time and many more others factors. Here are some of the limitations of the study:

- i. The study is based on the Nepal living standard survey 2010/11.
- ii. This study will include micro level study.
- iii. This study will include the changes of human activities before and after the remittance come.

This study is based on the Nepal living standard survey 2010/11. We can find many data about the remittance and education system in this survey. When we compare the Nepal living standard survey 1995/96 to 2010/11 there is vast improvement in remittance and child labour. It also helps to improve the education level, numbers of educated people are also increasing every year and girl child education level is also increase.

1.7 Organization of the Study

The proposed study will be divided into five chapters. The first chapter of this study will be introduction which includes background of the study, statement of the problem, objectives of the study, hypothesis of the study, significance of the study, limitations of the study and organization of the study. Similarly, the second chapter of this study will be review of literature which includes theoretical and empirical review of national and international context as well as research gap. Likewise, Third chapter will be the research methodology with research design, nature and sources of data, population sample and sampling procedure, tools of data collection and hypothesis testing. Moreover, the fourth chapter will be the data presentation and analysis of the study. Finally, the chapter five will be summary, conclusion and recommendations.

CHAPTER II

REVIEW OF THE LITERATURE

As I already mention that there is a huge amount of literature on the topic remittance and child labour. Studies suggest that there is a positive impact of remittance to the child labour. This study clearly shows the remittance positive impact to the economic development which helps to control the child labour of the developing countries and improve the education system. In the contest of Nepal most of the studies are ignore to the child labour sector but child labour is also one of the big issues in developing countries like Nepal. In many research papers I can find out that people are studding the relation between the remittance and economic development. But there is economic development clearly connected to the child labour. Increasing level of child labour create bad effect to the economic development of the countries. When we study the many literature about the remittance and child labour we came to the conclusion that remittance play an importance role to the economic development of the country. It also controls the child labour, improve the education system, help to decrease the poverty and develop the whole nation. So that remittance is importance source of income in developing countries.

Various studies, surveys and researches have been made to assess the impact of remittance upon economic growth, macroeconomic condition and other social aspects of the society and economy throughout the world by using different approaches. Most of the researches have not shown unique outcome. This means that different studies or papers have different findings about remittance and its impact. On the basis of the review of the literature, conceptual framework has been developed and on the basis of the same, proceeding has been made.

The study of the literature further reveals that theoretical and empirical evidences on the impact of workers' remittances on economic development and growth have made the issue debatable because some researchers are in favor of remittances positive impacts while some negate its outcomes but a few are of the view that there are no relations between the two. However, comparatively the major portion of literature found is in favor of positive impact of workers' remittances on economic growth and development of developing countries which is also helps to control the child labour and improve the education system.

2.1 Theories of International Migration

Migration is the movement of people from one place in the world to another. International migration occurs when people cross state boundaries and stay in the host state for some minimum length of time. Migration occurs for many reasons. Many people leave their home countries in order to look for economic opportunities in another country. Migration is the system which has effect all over the world. Basically most of the people from developing countries has migrate to the developed countries like; US, UK, Canada, Australia etc.

Over the past 30 years immigration has emerged as a Major force throughout the world. The stock of international migrants increased from 154 million in 1990 to 244 million in 2015(UNDESA 2015) over 70 percent of international migration are from developing countries.

Remittances are integral to migration because one of the basic motives for migrating is to remit a portion of earnings to the communities of origin, especially under conditions of temporary labour migration. Since temporary migrants typically leave their families behind, they have a strong bond with the countries of origin and maintain regular contact through remittances. In general, migrant remittances refer to ‘money and goods that are transmitted to households by migrant workers working outside of their origin countries’ (Adams 2009: 93). In 2013, remittance flows to developing countries through formal financial channels alone amounted to over US\$ 400 billion (World Bank 2013: 1). Remittances to Asia comprise the highest regional total in the globe, and 8 of the top 20 remittance-receiving countries in the world are in Asia.¹ What is interesting about migrant remittances in Asia is that, while remittance flows to Latin America, the Caribbean and North Africa fell in 2009 due to recession, a notable exception was many Asian labour-sending countries where remittance volumes grew in the same year,² raising hopes for the development potential of remittances even at a time of global economic downturn.

2.2 Theoretical Review

When remittances are saved in financial institutions, this increases credit availability and can enable entrepreneurs to realize investments that have a positive impact on de-

velopment (Carling, 2004). Remittances can generate a positive effect on the economy through various channels such as savings, investment, growth, consumption, and poverty and income distribution (B. Pant, 2008). Similarly, most of the literature shows that one of the major positive impacts of remittance on receiving countries is that it helps to alleviate poverty. Ratha (2013) come up with the finding that remittances increase household incomes and is therefore powerful anti-poverty force in developing countries.

The negative impact of migration/remittances arises in a number of studies. When a family member moves abroad, this may affect child education adversely (Lucas, 2005). The negative impact can take the form of a social effect (parental absence) and a labor market effect. Parental absence may be detrimental to a child's schooling, given the lack of a role model or guardian to provide supervision. The absence of a working adult in the household may also increase the need for children to bridge the short-term gap in labor demand and supply (Booth & Tamura, 2009). Lucas (2005) indicates that remittances increase parental support for children's education, but also have a negative impact in terms of parental absence. Acosta, Fajnzylber, and Lopez (2008) examines the impact of remittances, using data for Latin America, and finds they have a negative effect on child school attainment for some countries.

2.3 Empirical Review

Remittance enables recipient households to smoothen their consumption over time. This implies that if they are large enough, remittance will reduce economic fluctuations in a remittance-receiving country. This result has encouraged studying the impact of remittance upon the domestic consumption and domestic investment of Nepal.

2.3.1 International Context

Ibrahim (2019) Child labour was found to be associated with a number of adverse health outcome to summarize current evidence on the impacts of child labour on physical and mental health. According to the study a total of 25 studies were identify the majority of which were cross sectional. Child labour was found to be associated with a number of adverse health outcomes including but not limited to poor growth,

malnutrition, higher incidence of infectious and system specific diseases, behavioral and emotional disorders, and decreased coping efficacy. Quality of included studies was rated as fair to good.

Reddy (2012) Child labour in Hotel Industry.' A case study of Tirupati and Tirumala" found that the children working in hotel and other reason are the lack of protective child labour legislation and the evasion of existing laws for the protection of child labour keeping the child labour going and getting protected.

Vankateswarlu (1998) in his study found that the children are employed in developing countries like India, Pakistan, Bangladesh in occupations which do not come under government regulation such as manufacturing of biddies, leather products, stone caving, textiles, jewellery, Agriculture.

Giuliano and Ruiz-Arranz (2005) gathered a sample of 73 countries during the 1975–2002 periods and then calculated five-year averages for all variables used in their study to smooth out cyclical variations. Again, remittance was defined as the sum of workers remittance, employee compensation, and migrant transfers. This study conducted OLS as well as fixed-effects panel estimates, and through a system generalized method of moments (SGMM) procedure. The study's basic specification regressed per capita GDP growth on the total remittance-to-GDP ratio, conditioning on the initial level of GDP per capita, the investment rate, population growth, the fiscal balance as a percentage of GDP, years of education, a measure of openness, and inflation. This specification did not find total remittance to be significantly related to growth. However, the authors also explored possible interactions between the total remittance-to-GDP ratio and financial deepening, as a way of testing whether remittance might enhance growth by relaxing credit constraints. Indeed, the authors found significant negative interaction terms and interpreted these results as indicative of the credit constraint hypothesis; total remittance appeared to have positive effects on growth only in countries with small financial sectors where presumably credit constraints would be more pervasive.

World Bank (2006) conducted cross-country growth regressions on a data set of 67 countries measured over 1991–2005. The control variables included (logs of) initial GDP per capita, the secondary school enrollment ratio, the ratio of private domestic

credit to GDP, the ICRG political risk index, the ratio of real imports and exports to GDP, the inflation rate, real exchange rate overvaluation, government consumption and time period dummies.. The paper reflects the idea that income in the host country appears to be a key driver of remittance. The inverse of the distance between the migrants' destination country and the remittance receiving country was also used in place of migration shares in the migration instruments to form "distance" instruments. The growth regressions found a consistently positive relationship between the total remittance-to-GDP ratio and GDP growth, both when investment was included and when it was excluded from the estimations. When investment was excluded, however, the coefficients lost their significance. The authors also calculated the contribution of total remittances to growth rates and found that it was small. A later exercise in the same World Bank study included interaction terms for remittance and education, remittance and financial depth, and remittance and institutional quality indicators in three separate growth equations that had the same specification as the growth equations examined previously, with the argument that remittance augment growth in the presence of complementary policies that enhance education, financial market depth, or institutional quality. The World Bank study found a negative and significant coefficient on the total remittance-to-GDP ratio, but positive and significant coefficients on each of the inter-action terms. The study argued that this implies a net positive impact of total remittance on GDP, when the complementarities are included. In addition, the study included an estimate of total remittances' impact on investment, finding a similar pattern of coefficients.

Karagoz (2009) has made an empirical research on the remittances and economic growth in the case of Turkey. The study showed that remittance flow has statistically meaningful but negative impact on growth. On the other hand, exports and domestic investments positively affect the economic growth, while foreign direct investment has no meaningful affect. Turkey which met with regular and massive labour migration to abroad after 1960s is still one of the most remittance gain countries in the world.

Chaaban and Mansour (2012) examine the impact of migrant remittances on education for three countries – Jordan, Lebanon and Syria – dividing their sample into two age groups, 15–17 and 18–24. Their findings show that remittances have a

significant, positive impact on school attendance for the 15–17-year age group in Syria. The impact is larger for men than women in Syria and Jordan, but smaller in Lebanon for the 18–24-year age group. Their results for school attainment are the same. In Egypt, Elbadawy and Roushdy (2009) find a strong, positive impact for migration and remittances on school attendance. Lu and Treiman (2007) examine the impact of remittances on children's education among blacks in South Africa.

Remittances also help reduce the gender gap in education (see Morooka, 2004). Sherpa (2011) concludes that the positive impact of remittances is larger for girls, which decreases the gender disparity in primary enrolment in Nepal. Similarly, Calero, Bedi and Sparrow (2009) suggest that remittances enhance education outcomes in Ecuador, especially for girls, in turn reducing the gender gap in education.

Lokshin, Bontch-Osmolovski, and Glinskaya (2007) come up with argument that labor migration and remittance income have remarkable contribution for poverty reduction in Nepal between 1995 and 2004. Similarly, on the basis of research carried out on Bangladesh using time series regression result, Ahmed (2010) suggest that remittance flows to Bangladesh have been statistically significant but have negative impact on growth. On similar research on causality between remittance economic growth Siddique, Selvanathan, and Selvanathan (2012) founds that there is only a one way casual relation-ship from remittance to economic growth in Bangladesh, there is no causal relationship between remittance growth and economic growth in India and there is two way causal relationship in Sri Lanka between growth in remittance and economic growth on investment, finding a similar pattern of coefficients.

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Robert (2004) has highlighted potential benefits and cost of remittance. Here he well expresses the benefits of remittance and some cost of remittance. Roberts has pointed various potential costs which labour exporting nation has to consider very well and potential benefits of remittance. Remittance can play significant role to enhance development aspect of the nation either in short run and in long run as well since remittance can play positive role to childrens education and human capital formation or as well as overall economic development.

Most important thing to notice while looking for impact of remittance on economic growth is that how the remittance income is being used. In case of Nepal repayment loan taken to migrate is one of the basic uses of remittance until loan is repaid fully.

Knerr (2017) in household level analysis of remittance use, advise that only small portion of remittance is used to saving and investment in comparison with loan repayment and consumption. Airola (2007) on the research on remittance use in Mexico presents that household that receives remittance will spend more on durable goods, healthcare and housing, and less on food than those household who do not receive remittance.

2.3.2 National Context

Pant (2006) explored remittance inflows to Nepal: Economic impact and policy options. The remittances have been an important avenue of support for family members remaining at home. As the number of workers going abroad for employment continues to rise, the corresponding growth of remittances has become a critical flow of foreign currency into Nepal. This has been partly the result of measures undertaken by the concerned officials to streamline financial systems, dismantling controls and creating incentives, with the aim of attracting remittances particularly through the official channels. Economic growth, interest rate and exchange rate policies are crucial determinants of remittance inflows. In order to further encourage the inflow of remittances to the country through official channels, and to promote the tendency to exchange these remittances of foreign exchange into local currency, it is imperative that these policies be conducive to the inflow of remittances.

K.C.B (1999) in his paper on child labour situation in Nepal stated that the total number of children 5-14 years of age was estimated to be 6.23 million in 1996 of this 41.7%(2.6million) regularly worked; 36.7% did not work and attended school and 15% did not thing (were ideal). Another 15% non-economic work only of all working children 55% were girls, while it was 36.1% for boys. The number of working girls predominated over boys in all residences zones and regions.

ILO (1998) in its publication, abolishing extreme forms of child labour said that the extent of injuries and illnesses to which working children are exposed is a cause for great concern. In some countries more than two-third of working children are significantly affected by various hazards. Because children differ biologically make up they are more susceptible to and more adversely affected by specific work hazards

then adults. Because they are not yet matured mentally, they are less aware of the potential risks involved in their specific occupation or at the work place itself.

Timseena, B.P (2056 B.S) in his research work said that child labour is demographic problem because it greatly influences the society. It is rapidly growing and renewable in nature majority of the children shift due to mouth problem. In the third world countries, where the child labour exists nether there are neither the specific terms of employment nor a single comprehensive labour code to protect the right of the child works. The civil liberty act prohibits the employment of children below the age 14 but this means nothing when have to struggle for their daily survival and the pressure of poverty.

Shrestha (2008) has analyzed the contribution of foreign employment and remittances to Nepalese economy. He concluded that remittances sent by the migrant workers are an effective tool for poverty reduction. Though foreign employment is boon to the economy, the facilities are inadequate to back up the increasing trend of migration. The government should play proactive role to promote foreign employment by inducting and adhering to the policy of economic diplomacy.

Measured over (1991–2005) The control variables included (logs of) initial GDP per capita, the secondary school enrollment ratio, the ratio of private domestic credit to GDP, the ICRG political risk index, the ratio of real imports and exports to GDP, the inflation rate, real exchange rate overvaluation, government consumption and time period dummies.. The paper reflects the idea that income in the host country appears to be a key driver of remittance. The inverse of the distance between the migrants' destination country and the remittance receiving country was also used in place of migration shares in the migration instruments to form "distance" instruments. The growth regressions found a consistently positive relationship between the total remittance-to-GDP ratio and GDP growth, both when investment was included and when it was excluded from the estimations. When investment was excluded, however, the coefficients lost their significance. The authors also calculated the contribution of total remittances to growth rates and found that it was small. A later exercise in the same World Bank study included interaction terms for remittance and education, remittance and financial depth, and remittance and institutional quality indicators in three separate growth equations that had the same specification as the growth

equations examined previously, with the argument that remittance augment growth in the presence of complementary policies that enhance education, financial market depth, or institutional quality. The World Bank study found a negative and significant coefficient on the total remittance-to-GDP ratio, but positive and significant coefficients on each of the inter-action terms. The study argued that this implies a net positive impact of total remittance on GDP, when the complementarities are included. In addition, the study included an estimate of total remittances' impact GDP is necessary to promote socio economic welfare and economic development in the nation. Remittance can create such an environment in Nepalese economy. Gaudel (2006) in his contribution had used simple OLS method to estimate the impact of remittance on GDP of Nepal. Main objectives of the work were to describe the role of remittance income for economic development of Nepal and to measure the statistical relationship of GDP among workers' remittance, grants and pensions in Nepal. Remittance income is more responsible to increase GDP in the nation though the productive use of remittance income is yet to be sought, the paper concludes. The paper has used simple OLS method and it is necessary to find the fact through use of another quantitative method the suiTable method may be use of simultaneous equation system.

On the basis of a full enumeration of households in one urban and one semi-urban ward in each of the municipalities of Pokhara, Butwal and Siddharthanagar (Butwal), Sharma et-al. (1999) provides an estimate of the incidence of DCL in these three cities. In Pokhara, 5.5 percent, in Butwal, 5.6 percent and in Siddharthanagar, 8.1 percent of households are reported to employ domestic child labourers. The study further documents that an overwhelming number of DCL are migrants from rural areas and that almost one-fourth of all DCL originated from mid- and far-western Terai districts, mainly from the Tharu ethnic group. The majority of children working as domestic labourers work excessive hours – more than 14 or 15 hours per day. Only 28 percent in Pokhara, and 10 percent in Butwal and Siddharthanagar, were enrolled in school.

Various data published by various institutions have tried to show remittance to be a significant element of Nepalese economy. Kollmair et al (2006) have made a number of case studies of various districts of Nepal to conclude that labor migration and

remittance as an important mainstay of Nepalese economy. However the study is based upon case study and has not made any quantitative analysis. So, quantitative tools to assess the impact of remittance upon Nepalese economy are necessary.

Remittance can have both positive and negative impact to increase GDP as well as to grow Nepalese economy. Sharma (2006) in his study has used the simple OLS model to assess the impact of remittance in GDP. The study found that the remittance have negative impact on growth. High level of economic growth and sustained rise in Parental education is one of the main determinants of child education: educated parents are more likely to place a higher value on their children's education (Tansel, 2002; Holmes, 2003; Emerson & Souza, 2007; Chaaban & Mansour, 2012). Glick and Sahn (2000) suggest that the father's education has a positive impact on children's education, but the impact is greater for girls. The mother's education has a significant, positive impact, but only for girls. Household wealth and income also have a significant effect on child schooling. Glick and Sahn (2000) find that the household's permanent income level increases school attendance and grade attainment among girls and lowers their probability of leaving school early. Holmes (2003) and Sánchez and Sbrana (2009) also suggest that wealth and high per capita income increase the likelihood of attending school for girls in the case of Pakistan and Yemen, respectively.

2.4 Research Gap

The reviewed literature shows that remittances can have both a positive and negative effect on child education, and positive impact to the economic development, GDP and many other sectors. If the income effect of remittances is greater than the other effects of migration (parental absence), then the overall impact will be positive and vice versa. In the case of Nepal, the studies reviewed are either based on old data or small samples. Most of them have focused on the impact of migration and remittances on child school enrollment, economic development, poverty, while ignoring child grade attainment. Remittance is one of the importance income source in developing countries which is fully depends on other country to get job. Nepal is one of them, in Nepal most of the people life is depends on remittance. Most of the studies have argued that remittance has been established as one of the main components of GDP of most of the LDCs. Remittance has played significant role not only to maintain surplus

of BOP and foreign exchange reserve but to reduce level and incidence of poverty as well.

Nepal is one of the major suppliers of labors for the countries suffering from labor shortage and remittance from migrants became one of the important sources of household income. Migration flows from Nepal to rest of the world has become an important and debatable issue in the economic, political and social affairs of the country. Over the past decade, most of the Gulf Cooperation Council (GCC) countries (Bahrain, Kuwait, Oman, Qatar, Saudi Arabia, and the United Arab Emirates) experienced robust economic growth. Remittance helps to improve the economy condition of the country. Even last year to now labour migration is increasing and which helps to economic development and control the child labour. Decreasing level of child labour indicate the increasing child education and increasing level of school attendances. So that according to the many literature and survey there is many positive impact of remittance in developing countries. Remittance also helps to economic development, control the child labour, increase the child education, and many more benefits to the developing countries.

CHAPTER III

RESEARCH METHODOLOGY

Research is the systematic and analytic way of searching. Research is based on fact and tries to understand the research problem properly for fulfilling the research objective there is need of research design variable model and other required material. This chapter deals with the research methodology of the research which include research design nature and source of data, study period cover, tools and method of data collection. As well as it include organizing of data, model specification and explanatory variable.

3.1 Research Design

The study is belonging to explanatory type using both descriptive and analytical research based on secondary source of data. Descriptive analysis is carried out to analysis the trend and role of remittance to decrease the child labour in Nepal. Econometric tools and analytical method is used to find out relationship between remittance and child labour. For analytical research different econometrics tools has used. Sample period for study has been decided by help of literature review on similar subject. Econometrics methods are used as per need of fulfilling the objective of this paper.

3.2 Conceptual Frame Work

Conceptual framework shows the relation among the dependent and independent variables. According to our topics the impact of remittance to the child labour there are many dependent variables which clearly affect the remittance. We know that remittance is one of the importance sources of income and developing countries.



We know that remittance is one of the importance sources of income in developing countries. There is a connection between the variables remittance income helps to reduce the child labour and improve the education systems. This reduction in child labour can affect the allocation of child time towards education, especially as schooling and leisure tend to jointly increase as income rises. The study argues that remittance remittances raise school enrollment, school completion rate and private school enrollment and thus improving the educational status of women in general and girls in particular in comparison to the past and have brought the qualitative change in children's educational status. This all variables are connected to each other. Remittance income helps to reduce child labour and improve education system if child labour has been decrease then automatically it helps to improve in school attendance so that remittance income helps to reduce the child labour and improve school attendance so this variables are interrelated.

3.3 Data and Variables

This study is based on secondary data sources. Annual time series data from 1995/96 to 2010/11 are used for the study. The data which are used in the study is taken from economic survey 2010/11. According to the topic there are mainly three variables. Which are remittances educations and child labour. Especially the data wants to show the how remittance income helps to improve the education systems and control the child labour of the country.

Table 3.1: Source of data and measurement

Variable Description	Source
Remittance in Nepal	Nepal Living Standard Survey 2010/11
Child labour in Nepal	Nepal Labour force survey 2008 and NLSSIII
Education in Nepal	Nepal living standard survey 2010/11

Source: NLSSIII/NLFS2008

The table wants to show data from the different sources. There are three different variables have different data source and taken from the different survey.

3.4 Study Period Covered

This study covered 15 years of data from fiscal year 1995/96 to 2010/11. The reason for selecting this period is for consistency check of the variables which are used in this study for established the long run relation between variables and for applying many econometric tools this much of time series data needed.

3.5 Method of Data Analysis

The study has used secondary data. Data from FY 1995/96 to 2010/11 is taken from examine long relation between remittance and education. Unavailability of data before 1995/96 is the major reason for excluding data before 1995. Similarly we cannot take the data after 2010/11 because after 2010/11 economic survey collect the data in 2019/20 the end of 2019 the world slow down the world economic through lockdown. Nepal also faces covid-19 effect on economy so the economy is not like before so that data till 2010/11 is used.

After collecting raw data from different secondary sources researcher arrange raw data in table by using Microsoft excel. Data of remittance is available in 1995/96 to 2010/11. After that data arrange in chronological order. Data are arranged in one table for applying different mathematical test and method. Recheck of data entry is done twice for avoiding typing error. By using excel all data are converted into natural logarithm form. This prepared table is saved for further process.

For analysis of the first objective that is to find out how remittance help to reduce the child labour, has been simplify by the drawing figure and presented data. This clearly shows how remittance helps to reduce child labour. Second objective to identify impact the remittance by gender and place of residence of child, has been also presented by regression method. This objective is based on econometrics analysis. At last different residual and fitness of model is checked as per needed.

According to my thesis there are many methods to explain my work. I can use Graphical methods to explain my data and another one is pie-charts. By making pie-chart I can explain my thesis properly. Bar, Pie-charts, and many other graphs are use in my thesis to explain the data.

CHAPTER IV

STATUS OF REMITTANCE, EDUCATION AND CHILD LABOUR

4.1 Status of Remittance in Nepal

Remittance is one of the importance sources of income in Nepal. The remittance inflow to Nepal increase from NPR 87.1 billion (USD 0.68billion) to NPR 92.4 billion (USD 0.72billion) from mid –june 2022 alone, which is a 6.12% increase from the previous month.

Remittance in the survey is defined as a transfer in cash or kind sent or received by the household over the last 12 months preceding the interview. Remittances flow in and out of the country. All incomes transferred from a single source (individual/household) are counted as one remittance. Remittances received by households. The proportions of households that receive remittances are 56 percent in Nepal. The average income transfer in the form of remittance is Rs 80,436 (in nominal terms) per recipient household. Per capita nominal remittance of whole population stands at NRs. 9,245. Number of remittance by source: Remittances flow from internal and external sources. A majority of remittances (58 percent) come from within the country, and 19 percent from India and 23 percent from other countries. Size of remittance by source: According to NLSS-III, the total amount of remittance in the country is estimated at Rs 259 billion in nominal terms. Internal source accounts for 20 percent of this amount. Saudi Arabia and Qatar together account for 26 percent, Malaysia 8 percent, India 11 percent, and the remaining is accounted by other countries. Means of transferring remittance of the total remittances, 77 percent of remittances are transferred by person, 19 percent via financial institution and 2 percent via Hundi and 2 percent from other means. Remittance share in income: A significant proportion of household income comes from remittances earnings 48 in Nepal. Total share of remittances in the household income is about 31 percent. Use of remittance received 79 percent of the total remittance received by the household is used for daily consumption while 7 percent is used for loans repayment. Other uses are household property and education (4 percent each), and capital formation (2 percent). Comparative summary: Percent of households receiving remittance has increased from 23 percent in 1995/96 to about 56 percent in 2010/11 and the share of remittances in income received by households increased from about 27 percent to

about 31 percent during the same period. However, the share of remittances received from India has decreased significantly by 22 percentage points indicating an increase in percent of other countries.

Table 4.1: Summary statistic of remittances and transfer income 1995/96-2010/11

Description	NLSSI (1995/96)	NLSSII (2003/04)	NLSSIII (2010/11)
Number of household receiving remittance	760	1207	3178
Percentage of household receiving remittance	23.4%	31.9%	55.8%
Number of remittance received by household	948	1497	5151
Average number of remittance among recipient household(NRS)	1.2%	1.24%	1.7%
Among amount of remittance among recipient household	15160	34698	80436
Average per capita remittance received(NRS)	625	2100	9245

Source: Nepal living standard survey 2010/11

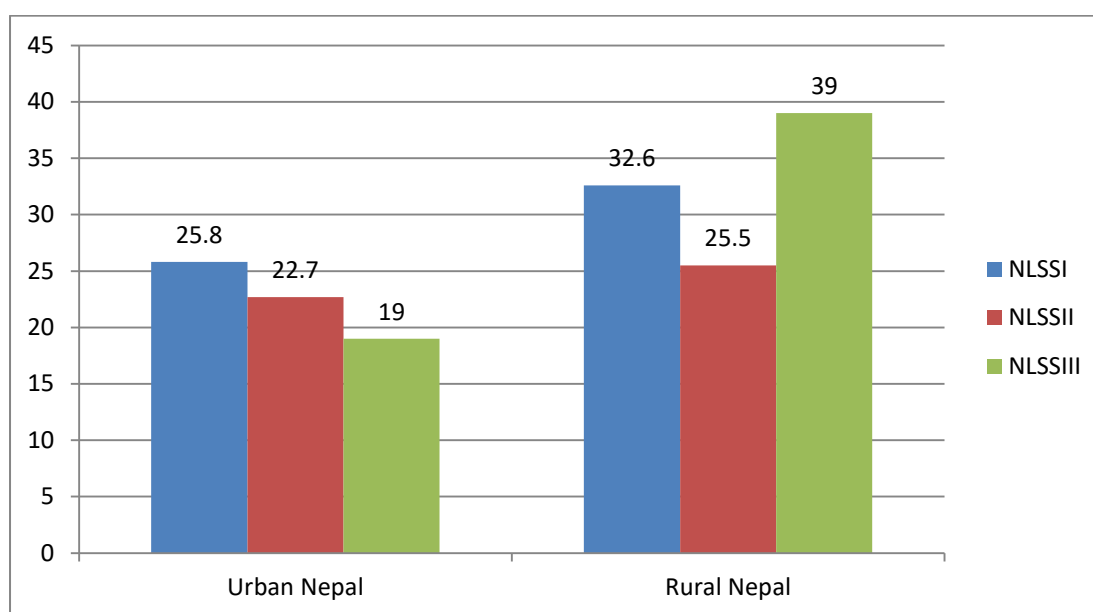
According to the table 4.2 summary statistics of remittance and transfer income 1995/96-2010/11, wants to show the number of household receiving remittance in different year. In 1995/96 there was 760 number of household receiving remittance and in 2003/04 there was 1207 number of household receiving remittance after that in 2010/11 there was 3178 number of household receiving remittance. This was in increasing rate. Similarly percentage of household receiving remittance was also increasing rate. Here according to the data number of remittance receiving by household rate is also in increasing rate. Then similarly average number of remittance among represent household (NRS) also is in increasing rate. So that in this way we can say that remittance is importance source of income which is increasing rate in Nepal.

Table 4.2: Number of remittance received by source (in %)

Description	NLSSI(1995/96)	NLSSII(2003/04)	NLSSIII(2010/11)
Internal source			
Urban Nepal	25.8%	22.7%	19.0%
Rural Nepal	32.6%	25.5%	39.0%
External Source			
India	38.1%	35.2%	18.6%
Malaysia	3.4%	3.3%	4.4%
KSA, Qatar	3.4%	9.3%	11.2%
Other Countries	3.4%	3.5%	7.8%
Other donor agency	3.4%	0.5%	0.1%

Source: Nepal living standard survey 2010/11

Figure 4.1: Number of remittance received by internal source (in %)

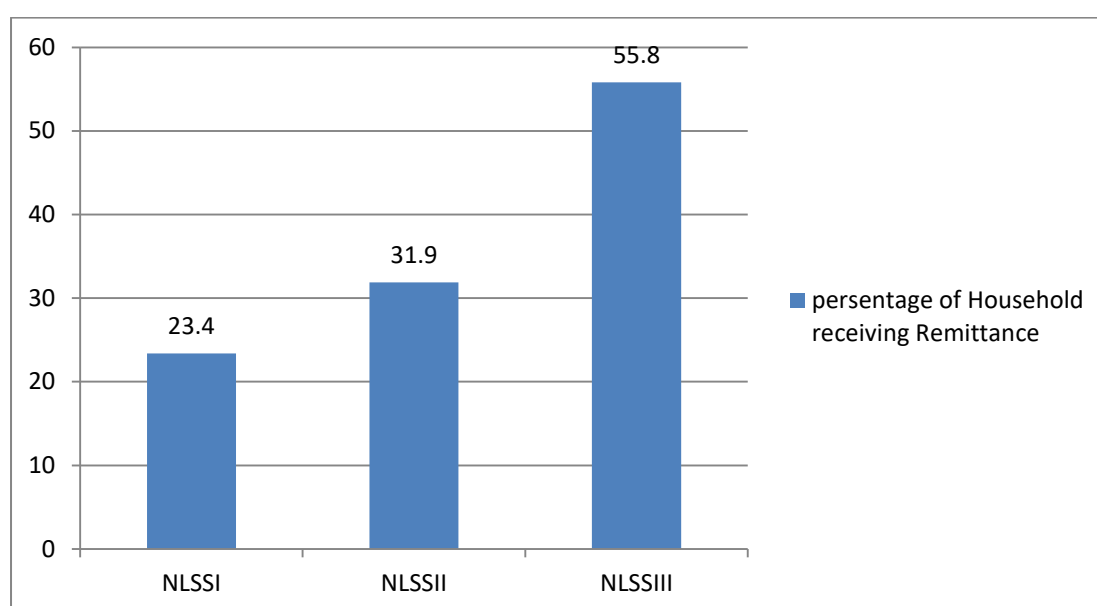


Source: Nepal living standard survey 2010/11

According to this table 4.2 and figure 4.1 wants to show the number of remittance received by different source. Here the data source of remittance has been divided into two chapter, Internal source and External source. When we talk about the internal source there are two parts Urban Nepal and Rural Nepal. Number of remittance

received by Urban Nepal was 25.8% in 1995/96 then 22.7% in 2003/04 and 19.0% in 2010/11 which was in decreasing rate. Similarly number of remittance received by rural Nepal was 32.6% in 1995/96 then 25.5% in 2003/04 and 39.0% in 2010/11 which was in increasing rate. So Rural Nepal has been received maximum number of remittance compare to the urban Nepal. When we talk about the External source of remittance we divided it into a different part like India, Malaysia, KSA, Quatar, Other countries, and other donor agency. According to the data we can explain that percentage of receiving remittance from External source also is in increasing rate.

Figure 4.2: Percentage of Household receiving remittance



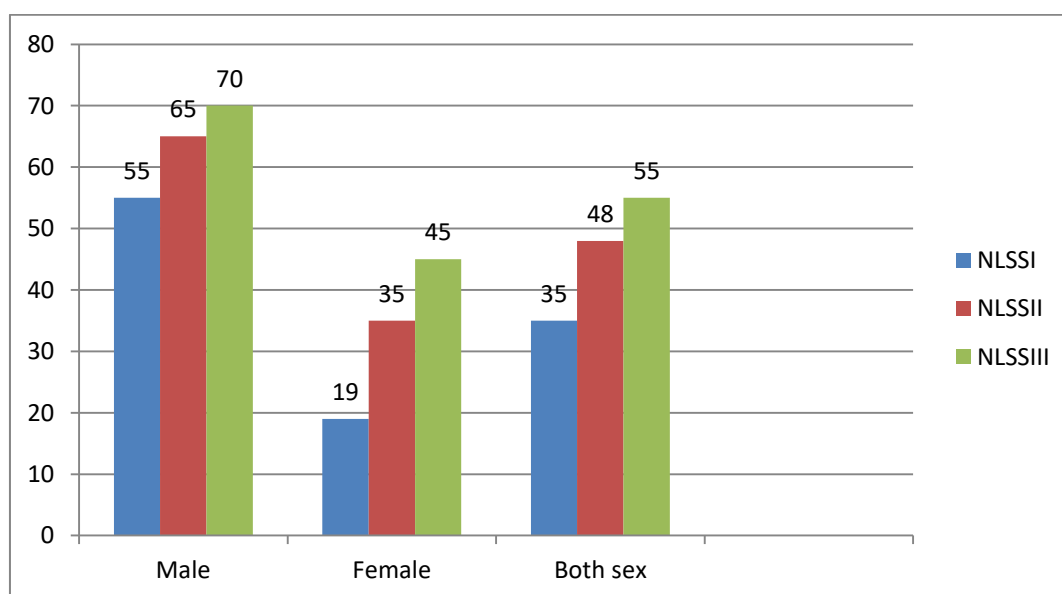
Source: Nepal living standard survey 2010/11

According to this figure 4.2 wants to show the percentage of household receiving remittance. Here according to the data NLSSI in 1995/96 there was 23.4% of household receiving remittance and after that in 2003/04 in NLSSII there was 31.9% of household receiving remittances. This data wants to show the increasing rate of remittances. At another survey NLSSIII in 2010/11 there was 55.8% of household receiving remittances. So that in this way we can say percentage of household receiving remittance is in increasing rate.

4.2 Status of Education in Nepal

Nepal is one of the developing countries. Education system of Nepal consists of primary level to university education. There are 35222 public and private school and more than 1400 college all over Nepal as of 2016. According to the resent study conducted by the ministry of education, the composition of school going population is about 22%. Primary education in Nepal called basic education consists of grades one through eight. Secondary levels are grade nine to twelve. Pre-primary education is available in some areas, and student usually being grade one at age of five. When we talk about the literacy rate in Nepal, Adults literacy rate is the percentage of people age 15 and above who can both read and write with understanding a short simple statement about their everyday life. Nepal literacy rate for 2021 was 71.15%, a 3.24% increase from 2018.

Figure 4.3: Literacy rate of adult (15 years and older)

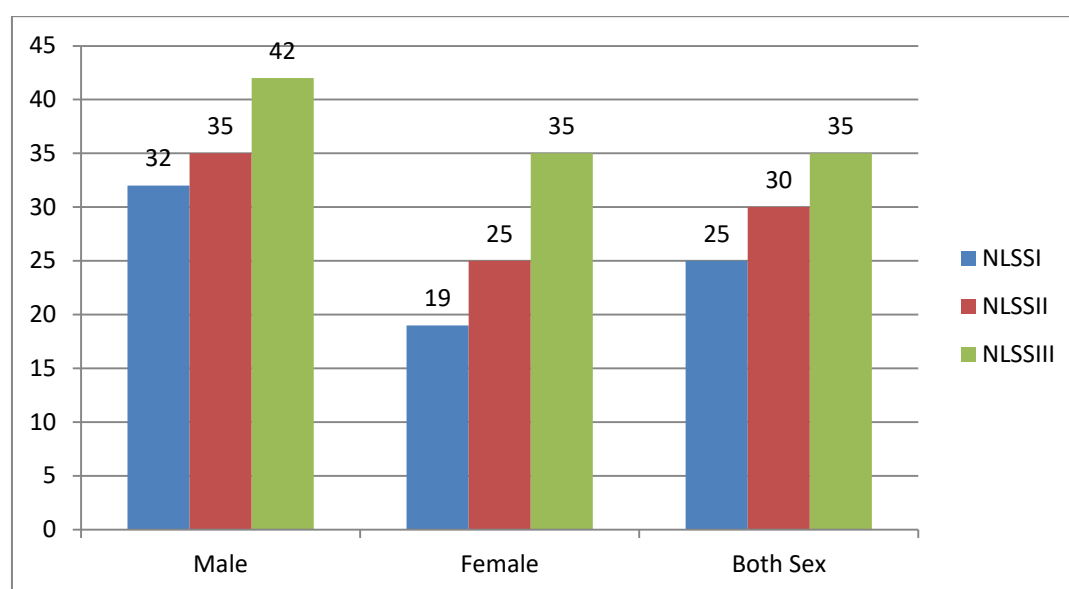


Source: Nepal Living Standard Survey 2010/11

When we talk about the education system in Nepal, it was in developing ratio. According to the Nepal living standard survey 1995/96 to 2010/11 data shows that education systems are developing every next year. When we compare the data number of male education is higher than female education. In NLSSI 1995/96 there was percentage of male education is 55% then female education is only 19% and both sex

education was 35%. Then NLSSII 2003/04 percentage of male education was 65% then female education is 35% only and the both sex education percentage was 48%. Similarly in NLSSIII 2010/11 percentage of male education was 70% then female education was 45% and the both sex education percentage was 55%. So that in this way we can say that education system is improving day by day.

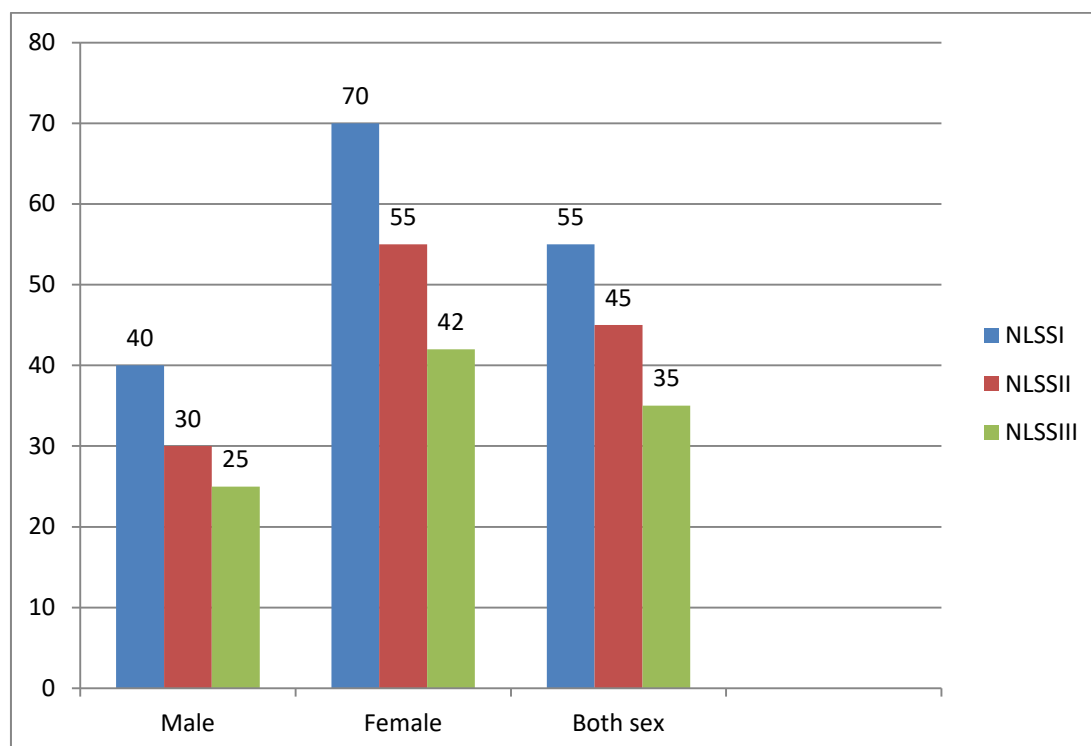
Figure 4.4: Percentage of population (6 years and older) currently attending school/college, 1995/96-2010/11



Source: Nepal living standard survey 2010/11

Attending school is one of the importance parts of education sectors. Percentage of population attending school is increasing every next year. According to the Nepal living standard survey I II and III we can find that attending level in school has been increase in every next year. In 1995/96 there was 32% male, 19% female and 25% both sex was attending school/college. Then in NLSSII 2003/04 there was 35% male, 25% female and 30% both sex was attending school/college which is greater than the previous survey. Then in NLSSII 2010/11 there was 42% male, 35% female, and 35% both sex are attending school/college which is also greater than previous two surveys (NLSSI-NLSSII). So that attending level in School/college is increasing every next year.

Figure 4.5: Percentage of population (6 years and older) that never attended any school, 1995/96-2010/11



Source: NLSSIII (Nepal living standard survey 2010/11)

In this given data and figure clearly shows that percentage of population that never attend school. According to NLSSI to III the percentage of never attended population has been decreases in every next year. In 1995/96 NLSSI 40% male are never attended school and 70% female are never attended school then 55% both sex are never attended school. And in 203/04 NLSSII 30% male are never attended school and 55% female was never attended school then 45% both sex are never attended school. And in 2010/11 NLSSIII 25% male was never attending school 42% female was never attending school and 35% both sex was never attending school. So that we can say never attended school percentage is decreases in every next survey. And more female are never attended school compare to the male. So attendance level of population in school/college has been increased and never attended school percentage is decreasing every next year.

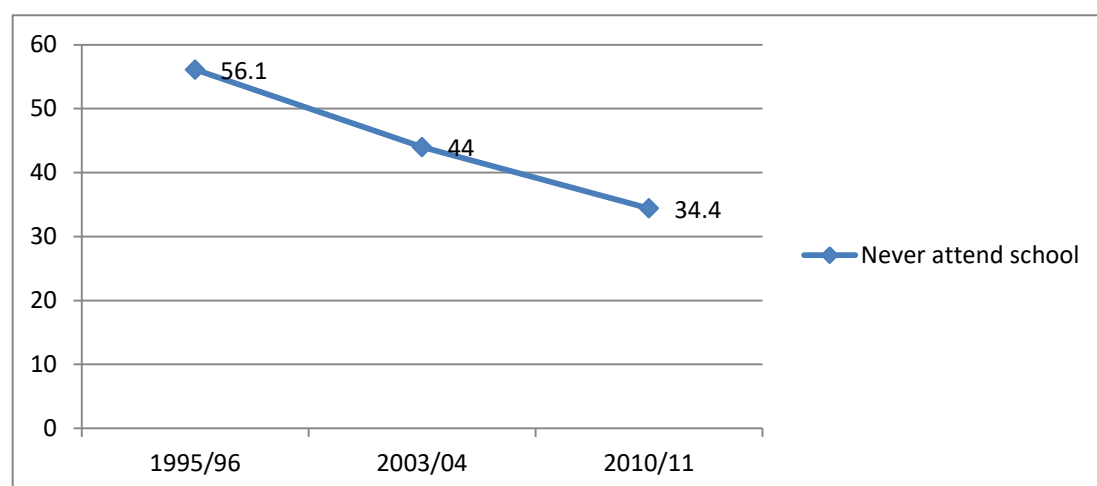
Table 4.3: School attendance (percentage of population 6 years and older)

Description	1995/96			2003/04			2010/11		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Never attended school	41.1	70.3	56	30.7	56.1	44.0	22.8	44.1	34.4
Attended school in past	27.3	10.0	18.4	34.1	19.1	26.2	35.9	21.5	28.0
Currently in school college	31.6	19.7	25.5	35.3	24.9	29.8	41.3	34.4	37.5

Source: Nepal living standard survey 2010/11

According to this table there is data which is taken from the Nepal living standard survey 2010/11. According to NLSS 2010/11 there was increasing in school attendance number of populations. In 1995/96 which was NLLS I in this time total percentage of populations who was never attended school is 56.1%and including 41.1% male and 70.3% are female which are never attending school. After this survey in NLSS ii total percentage of populations never attended school are 44.0% and including 30.7% male and 56.1 are female. In this way we can say that the number of populations never attended school has been decrease in 2003\04 compare to the 1995\96. After that in 2010\11 which was NLSS III in this time total percentage of populations never attended school is 34.4%. Total number of male percentage who was never attended school female was 44.1 percentages. So that we can say percentage of populations who never attended school has been decrease than previous years. Total 56.1% populations was never attended school in 1995/96 and this rate was decrease in 2003/04 in this time total percentage of people who never attended school is 44.6% similarly in 2010/11 the total percentage of populations who never attended school is 34.4% so that in this way we can say that say that the percentage of populations who never attended school was decrease in every next survey.

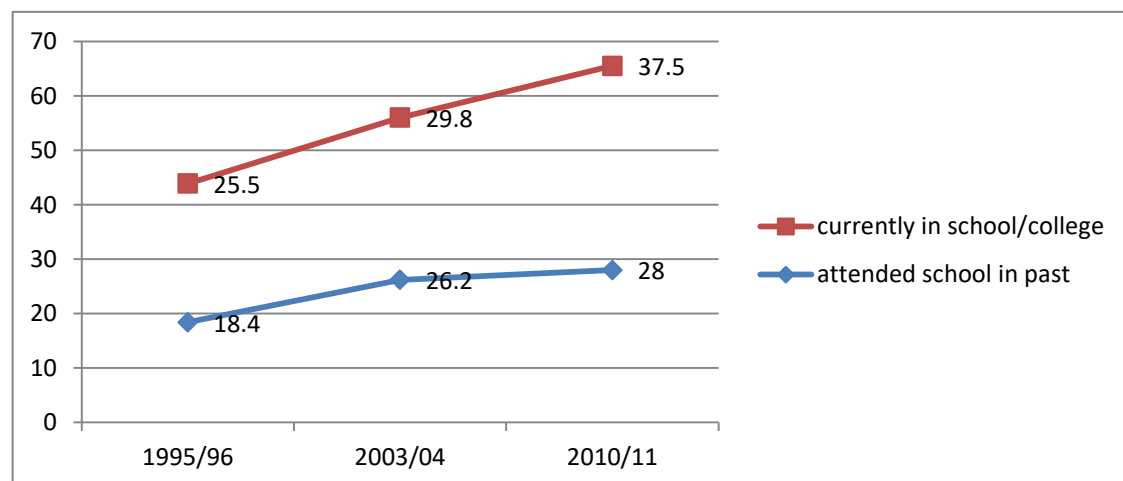
Figure 4.6: Percentage of child who never attended school



Source: Nepal living standard survey 2010/11

Similarly attended school in past percentages is also increases and currently in school /college percentages are also increases. So that in this way we can say that there were increases in development in education sectors in Nepal.

Figure 4.7: School attendances percentage of populations 6 years and older



Source: Nepal living standard survey 2010/11

According to this figure we can say that percentage of populations who attended school in past has been increase and currently in school/college was increase.

4.4 Status Child Labour in Nepal

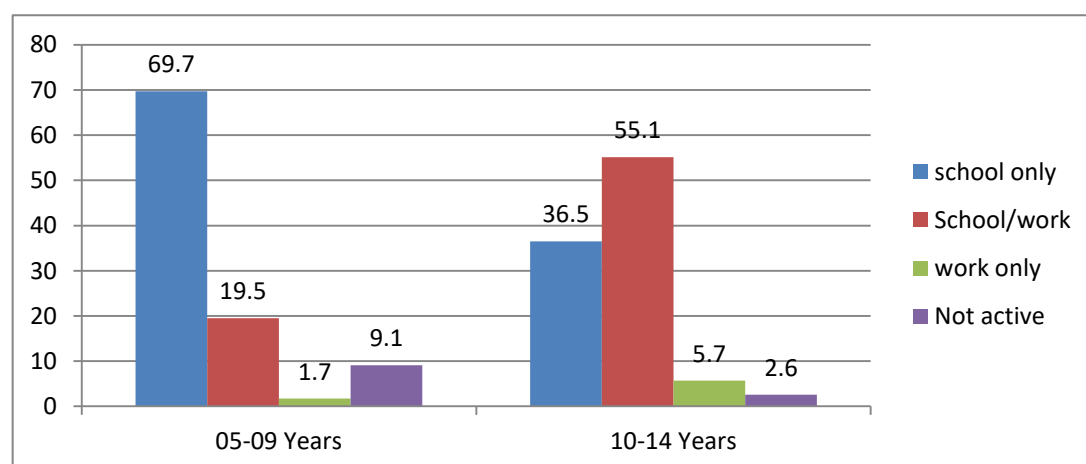
According to the NLSSIII 53% of children are attending school but not working 38% are attending school and working 4% are working only and remaining 5% are idle. The proportion of children who are working only is higher for 10-14 years olds and for females. Overall incidence of child labour is 42 percent. This is much higher among 10-14 years olds than among 5-9 year olds (61% as opposed to 21%) females have higher incidence than males. Approximately, 72% of children work less than 20 hours a week while about 20% work for 20-39 hours and 8% work for 40 or more hours a week work load as measured by share of children working for more than 40 hours a week is higher for 10-14 years olds and for females and for children from proper consumption quantities.

Table 4.4: Percentages of children activities

Description	School only	School & work	Work only	Not active	Total
Age group					
05-09 years	69.7	19.5	1.7	9.1	100
10-14 years	36.5	55.1	5.7	2.6	100
Gender					
Male	56.7	34.5	2.7	6.1	100
Female	48.5	41.2	4.8	5.4	100
Ecological Zone					
Mountains	39.7	55.6	1.5	3.1	100
Hills	49.3	44.0	2.4	4.3	100
Tarai	57.4	30.0	5.3	7.4	100
Urban/Rural					
Urban	72.0	21.0	2.5	4.5	100
Rural	49.0	41.0	4.0	6.0	100
Development Region					
Eastern	53.3	39.2	3.6	3.9	100
Central	59.5	27.3	5.7	7.5	100
Western	55.4	36.3	2.9	5.4	100
Mid-west	43.9	46.8	2.5	6.7	100
Far West	34.6	60.5	1.5	3.3	100

Source: Nepal living standard survey 2010/11

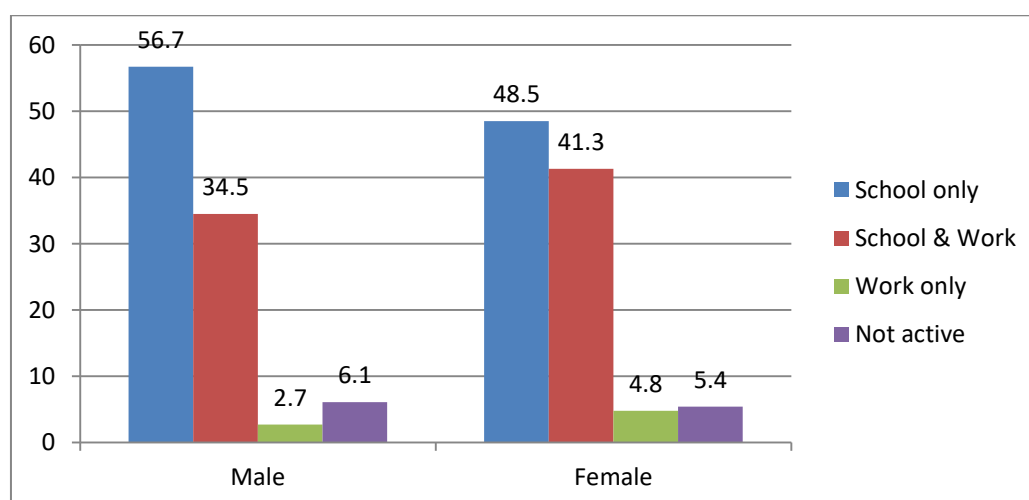
Figure 4.8: child activities based on age group (in %)



Source: Nepal living standard survey 2010/11

According to this above table and figure it wants to show the how many children are active on working activities and how many are active on schooling sector. There are age groups 05-09 years children 69.7% are only attending school and 19.5% are involving in both working and school sectors. Similarly 1.7% is working only and 9.1% are not active children. Then the another age group 10-14 years are 36.5% attending school only and 55.1% are both sectors school and work then 5.7% are work only and 2.6% are not active population. So that we can say this data and figure which is depends on NLSSIII923010/11) wants to shows that there is low rate in child labour in Nepal maximum number of children are active on education sectors and lower number are only in working sectors.

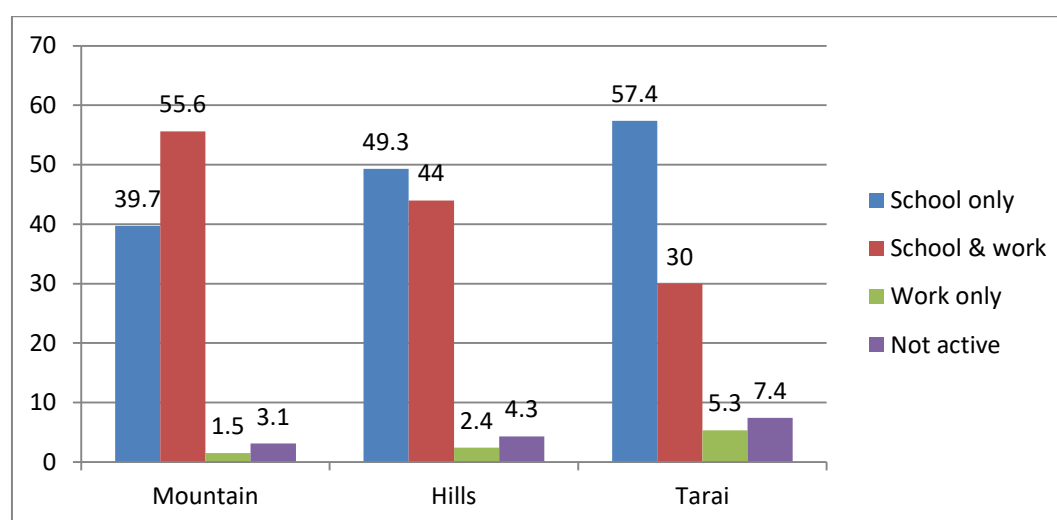
Figure 4.9: Child activities based on Gender (in %)



Source: Nepal living standard survey 2010/11

Similarly figure 4.9 wants to describe the child activities based on the Gender. According to the data male children school attendance are higher than female children. 56.7% male are only attended school and 34.5% are attending school and active in working sectors. Then 2.7% male are working only and 6.1% are not active. Then an another parts 48.5% female are attending school only and 41.3% are active on both sector schooling and working. 4.8% female are working only and 5.4% are not active. So that according to this data and figure wants to shows that maximum numbers of male are attending school compare to female and maximum female are working only compare to male. Overall maximum people (male/female) are active on school sector compare to the working sector. So that we can say education sectors are improving every next year which helps to decrease the child labour.

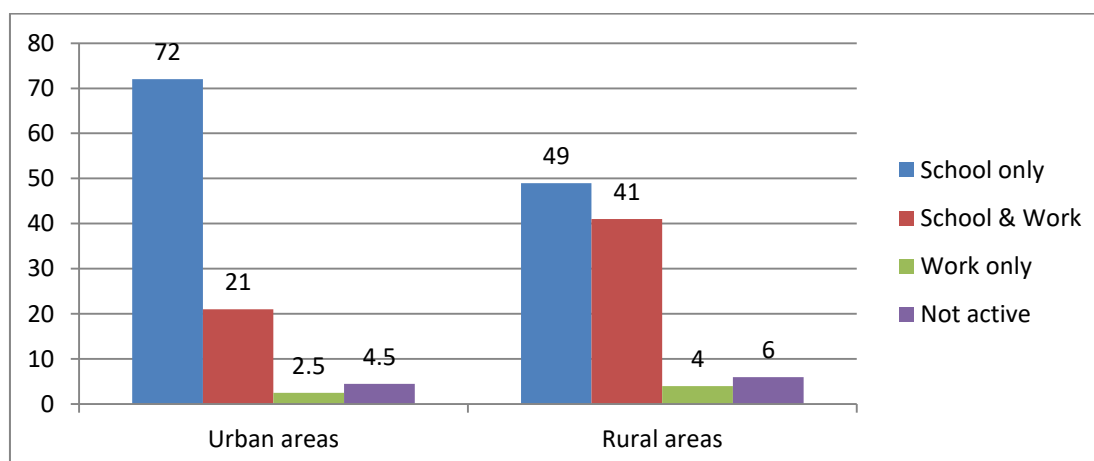
Figure 4.10 Children activities based on Ecological Zone



Source: Nepal living standards survey 2010/11

According to this figure wants to show the children activities based on Ecological Zone. In the basis of mountains there are 39.7% children are only attending school and 55.6% are both school and working sector. 1.5% is working only and 3.1% are not active population in mountain areas. Similarly 49.3% are school only in hills areas and 44.0% are both school and working sectors. Only 2.4% are active on working only and remaining 4.3% are not active population in hills areas. And maximum percentage 57.4% are attending school only in Taria areas and 30.0% population are in both sector schooling and working 5.3% are working only and remaining 7.4% are not active population on taria sectors.

Figure 4.11: Child activities in Urban and Rural areas (in %)



Source: NLSSIII (2010/11)

According to this figure 4.11 wants to show the children activities in Urban and Rural areas. Maximum children are attending school in urban areas compare to the rural areas. According to the data Maximum population are active and educated in urban areas compare to the rural areas.

There are 72.0% population are attending school only in urban areas. 21.0% are in both school and working activities. 2.5% are working only and 4.5% are not active population. Then in rural areas 49.0% population are attending school only, 41% are both school and working and 4.0% are working only 6.0% are not active population in rural areas.

CHAPTER V

RELATIONSHIP BETWEEN REMITTANCE, EDUCATION AND CHILD LABOUR

5.1 Remittance and Education in Nepal

Education is one of the importance variables in my thesis. Remittance income leads the education system in developing countries like Nepal. Most of the children are attending school due to the remittance income. Maximum population can get consumption; get education and many more other fulfillment by the remittance income.

After comparing the data from 1995/96 to 2010/11 we can find many more importance the remittance to improve the education system in Nepal. There was incensement in remittance which helps to incensement in education system. So we can say remittance income helps to improvement in education system in Nepal.

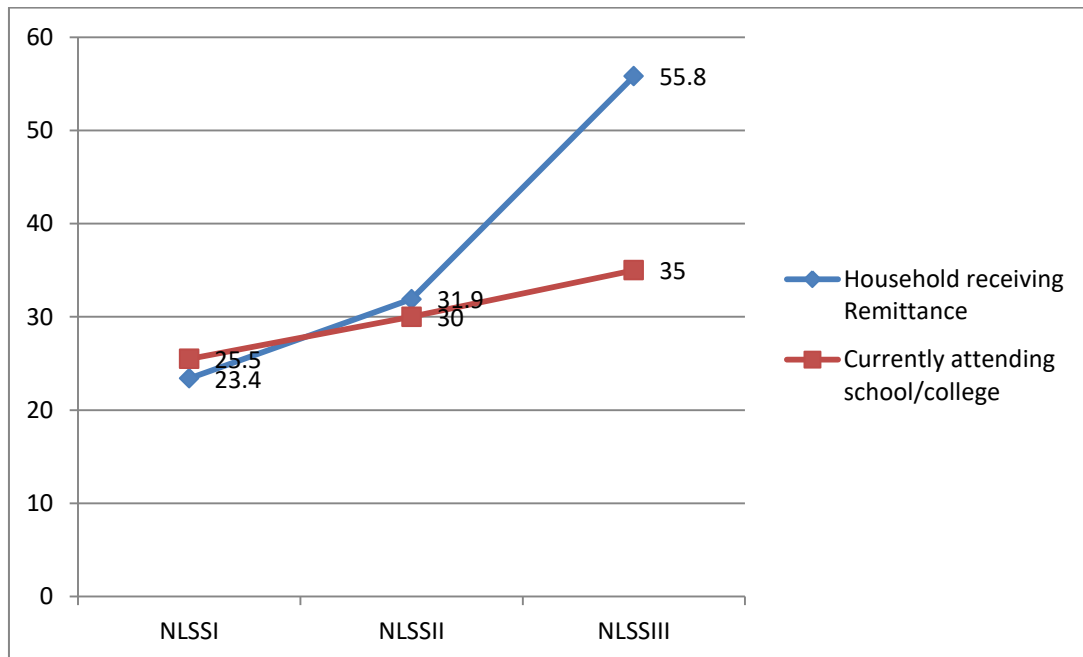
Table 5.1: Remittance and Education (in%)

Description	NLSSI	NLSSII	NLSSIII
Household receiving Remittance	23.4%	31.9%	55.8%
Currently attending school college	25.5%	30.0%	35.0%

Source: Nepal living standard survey 2010/11

According to this table 5.1 data wants to show that 23.4% of remittance receiving by the household in 1995/96 and 25.5% are currently in school/college in the same year. This is one of the lowest numbers. In NLSSII, the data from 2003/04 there was 31.9% of household receiving remittance and 30% of population currently attending school/college. So if percentage of household receiving remittance is increase then percentage of population attending school is also increase. At last NLSSIII in 2010/11 there was 55.8% of household receiving remittance and 35% of population currently attending school/college. So that in this way we can say there was a positive relation between remittance and education. If household receiving remittance was increase it helps to increase in attending school and improve in education system.

Figure 5.1: Remittances and Education (in %)



Source: NLSSIII (Data from 2010/11)

This given figure and table wants to show the positive relation between the remittance and education system. According to the figure shows that there was increasing rate of school attendance level. If remittance incomes increase it helps to increase in school attendance level and if remittance income has been decrease there was decrease in school attendance level. So that in this way we can say there is positive relation between household receiving remittance and currently attending school/college rate.

5.2 Remittance and Child Labour in Nepal

Remittance is one of the importance sources of income, which incomes helps to reduce the child labour. When we talk about the developing countries like Nepal. Most of the children's are active in laboring activities. Children are working rather than they are in attending school. We are not able to collect more data about the child labour. But when we study different articles and thesis about the child labour we can find that remittance income helps to reduce the child labour in developing countries like Nepal.

When we research about the child labour in nepal we are not able to find more data about the child labour. Then we can compare the child labour to the education system. The children who are nable to attending school, they are engage in labour activities. So the people who are not attending school, this data prefers to the child labour data. We find the child labour data in Nepal living standard survey iii (2010/11). According to the data child labour is decreasing rate.

In Nepal, there are over 1 million children engaged in child labour. A UNICEF report carried out in 2021 estimates 17000 of Nepalese child labour are working in brick factories 1-10 of the workers in brick factories are children some are as young as 5 years old.

The incidence of child labour in Nepal is relatively high compared with other countries in south Asia. According to Nepal labour force survey in 2008, 86.2% of children who were working were also studying and 13.8% of the children were working only.

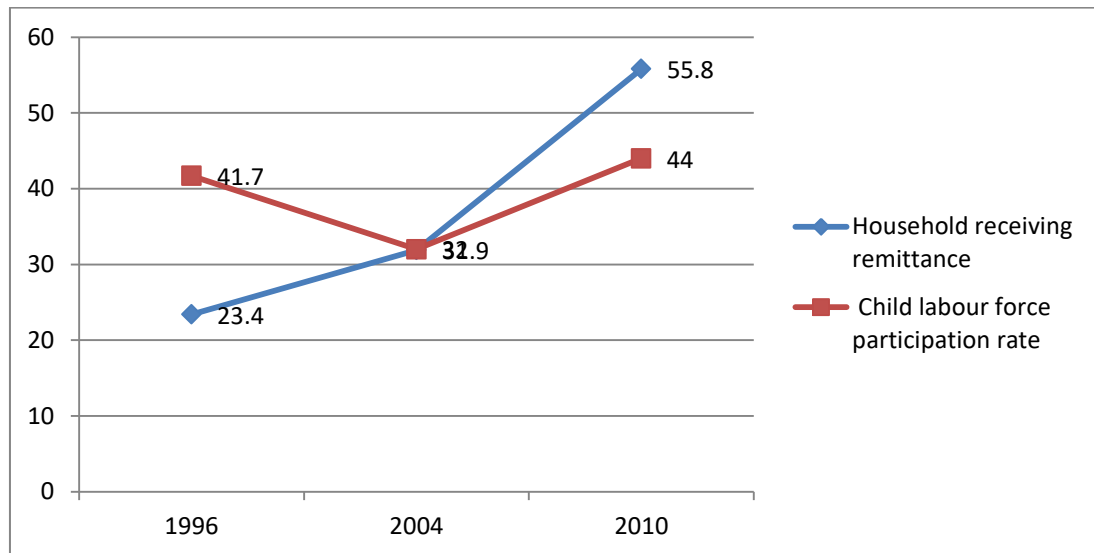
Table 5.2: Remittance and child labour (in%)

Description	1996	2004	2010
Household receiving remittances	23.4%	31.9%	55.5%
Child labour force participation rate	41.7%	32.0%	44.0%

Source: NLSSIII (2010/11) And Nepal labour force survey

According to this table words to shows the data from different years. Here household receiving remittance is in increasing rate and child labour force participation rate was decrease in certain point (year) then also started increase. I want to shows those data by following figure.

Figure 5.2: Relationship between remittance and child labour (in%)



Source: NLSSIII & NLFS

According to the figure wants to shows that there household receiving remittance is in increasing rate and child labour force participation rate was decreasing in certain point (years) then also started increase in 1996 to 2004 there was increasing in household receiving remittance and decrease in child labour force participation rate in certain point. Remittance was increase from 23.4% to 31.9% and child labour force participation was decreased from 41.7% to 32.0% then in 2004 to 2010 there was constantly increase in household receiving remittance but child labour force participation rate was also started increasing. There is no proper reason about why child labour was not decrease when remittance was increases. In this time period there was many fluctuation in political condition and government of nepal was also face many problem in that time so that I think child labour was also increase in that time.

5.3 Remittance, Education and Child Labour in Nepal

Now in this way we can say that remittance is one of the importance sources of income in developing countries like Nepal. According to the data there was increasing rate of household receiving remittance and number of people currently attending school/college was also is in increasing rate. Similarly child labour rate is also decrease in certain rate. So we can say that remittance income helps to increase in attendance level in school which means it helps to develop in education system and

remittance income also helps to decrease the number of child labour. I want to explain it by the following data.

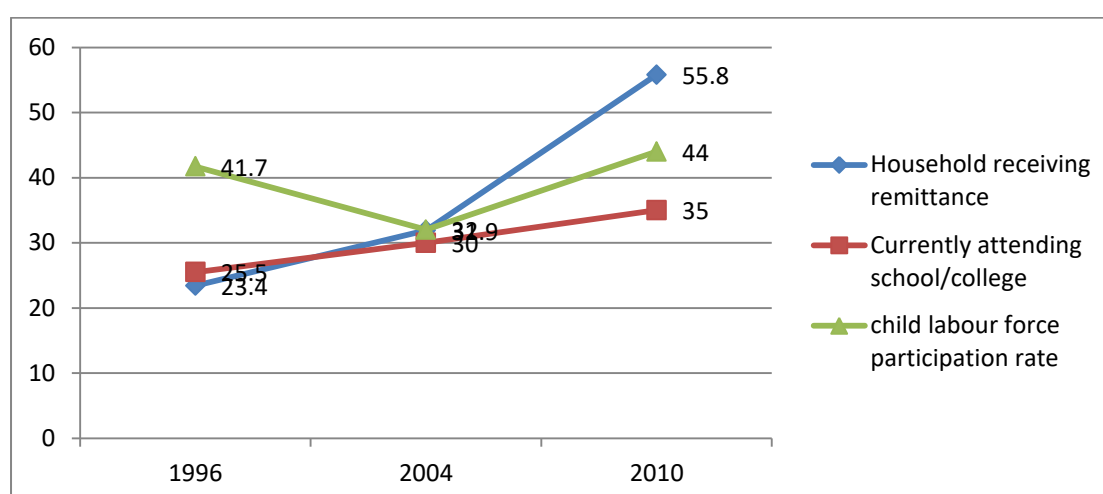
Table 5.3: Relationship between remittance education and child labour (in %)

Description	1996	2004	2010
Household receiving remittance	23.4%	31.9%	55.8%
Currently attending school/college	25.5%	30%	35%
Child labour force participation Rate	41.7%	32.0%	44.0%

Source: Nepal Labour Force survey and Nepal Living standard survey 2010/11

There was a positive relation between these variables. The data shows the positive vibes in conclusion. It shows that household receiving remittance helps to improve the education level and helps to decrease the child labour in the country. I also wants to clear it by the following figure.

Figure 5.3: Relationship between Remittance, Education and child labour in Nepal (in %)



Source: NLFS & NLSS

So that according to the data from different year we clearly conclude that there was a positive relation between the variable. We know that remittance income was one of the importance sources of income in developing countries. So that if household remittance was increase it helps to increase in education system and many more

developing sectors and similarly it helps to decrease the child labour from country. So that there was the positive reaction between variables.

Here according to the data there was positive relationship between the remittances education and child labour according to the data when household receiving remittance was increasing currently attending school/college percentage was also has been increases, then child labour force participation rate was also increasing in certain point but after that point child labour force participation rate was again started increasing. In this way we can say that if household receiving remittance rate was increase it helps to increase school attending percentage and decrease child labour force participation rate.

According to this figure child labour force participation rate was decrease in certain point year then also started increase. After reviewing many survey and articles there is no any proper reason about why child labour participation rate has been decrease in certain point and then again started increase. In the time between 2003/04 to 2010/11 there was many fluctuation in political condition in nepal and government of Nepal was also face many problems in that time so that I think political unconstantency is one of the main reason to increase in child labour participation rate. So that at last I want to say that if household receiving remittance was increase it helps to increase in attending school/college percentage and also decrease in child labour participation rate in certain point and then also started increase.

CHAPTER VI

SUMMARY, FINDING AND CONCLUSION

5.1 Summary

The main objective of this thesis is to show the how remittance can help to reduce the child labour of the country. If the number of remittance has been increase then the size of child labour has been decrease. The main objective of our thesis is ‘To find out how remittance help to reduce the child labour’. If we observe the data from different years we clearly find out that the remittance money can help to reduce and control the child labour because remittance money has been used in many more sectors which directly and indirectly effect to the child labour. So the remittance is one of the importance pillars in developing countries like Nepal. Remittance money was increase every year and child labour was also decrease in the same way so that we can clearly say that remittance play an importance role to reduce the child labour.

Literature review of different theory international literature and national literature show the sign of relation between remittance and child labour. The studies try to fill the gap between previous study recommendations. Data from FY 201994 to FY 2011 is collected from secondary source mainly from Economic survey and World Bank. Graphical representation of remittance and child labour point out the relation between the variables. We can use many statical methods to find out the relation between remittance and child labour. To find the relation between remittance and child labour ordinary least square multiple regression model is used.

To explain the relations among the variables there are many statical tools are used like mean, median, standard deviation, etc are main statical tools in this thesis to show the relations between the different variables in our thesis. Here we can use many graphical tool and diagram to explain about the relationship between the variables remittance education and child labour. After completing my thesis I can list out some importance finding in my theses which are explain below.

The major findings of study are listed as given below:

1. The trend analysis of remittance is highly fluctuated during the study period. The maximum level of remittance is 259008.5 in FY 2010/11 and minimum value is 12957.8 I FY 1994/95. The studies find that remittance value is increasing in every next year. Especially remittance value is lowest in rural areas and highest in urban areas. Rural areas people are involve in golf countries and urban areas people are involve in Europe countries. So their income level is also different. The people who are in Europe countries they have get maximum number of money and get high level of remittance and the people who are engage in golf countries they have minimum number of money and get lowest level of remittance.
2. The trend analysis of child labour is highly fluctuated during the study period. The maximum numbers of child are used in the labour. The maximum rate is 44% in FY 2010/11 and the minimum rate is 32.0% which is in FY 2003/04. Child labour is one of the importance issues in developing countries so remittance can help to reduce child labour.
3. The first model of the study only show the significance relations between Remittance and Child labour in long run and short run. We know that we want to find out the positive and significant relations between the variables and after the stasical test we came to the conclusion that there is positive relation between the remittance and child labour.
4. There are different types of variables like child labour, education level, employment level GDP etc. remittance shows the similar role to all the variables. Remittance income or money helps to manage all the variables which are the great issue in developing countries like Nepal.
5. Education is one of the importance topic or importance variables in this thesis. Remittance income also helps to improve the education system in Nepal. Every next year the number of child schooling is also has been increased and attendance number is also increase in school. So remittance help to improve the education level also.
6. Employment is one of the importance parts of developing countries. Remittance income also helps to provide many job and other opportunities to the people who are searching for jab. GDP is also increased every next year. If

remittance income has been increase then it also helps to increase GDP and developed the country.

7. In this thesis using much different type of statical tools which make very easier to explain what exactly want to show in this thesis.
8. There are many findings in my work. Especially I want to find out the relation between the remittance and child labour. At last we know that remittance income help to reduce the child labour and helps to improve the education system.

5.2 Conclusion

One of the major objectives of this thesis is to find out how remittance help to reduce the child labour and improve the education system. Child labour is one of the difficult tasks in developing countries. We know that many people in rural areas are involving in household activities and many people are involved in farming activities so they can face the lack of education. After observing many data we can find that remittance income helps to reduce the child labour. In rural areas many people has been gone in foreign countries to searching for job and working purpose. And the people who are working in foreign countries are started to send money to their home countries. Which money is called remittance these remittance income help to reduce child labour, improve the education system, create job opportunities and improve employment level, GDP etc. so that remittance has importance role in developing countries like Nepal.

There are many statical method has been used in my thesis. There are also different types of variables are used. These all method wants to show that how remittance helps to reduce child labour. We can show the data from different years. Especially FY 1994/95 to FY 2010/11 data is used to explain the relations between the different variables. Every next year data show that remittance income is most importance parts in developing countries. Remittance income is increasing in every next year and its increasing income helps to reduce the child labour of the country and it helps many more other sectors. So central focus of this study is to show how remittance income helps to reduce child labour.

There is significance relationship between remittance education and child labour in Nepal. We can explain the data by using many graph and came to the conclusion that there was a big importance of remittance income to reduce the child labour and it helps to increase in school attendance level. So that at last I want to say remittance is one of the importance sources of income in developing countries like Nepal which helps to reduce the child labour and improve the education systems. Here my topic 'A Remittance, Education and Child Labour in Nepal' clearly shows the how remittance helps to reduce child labour and improve school attendance level.

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