

# CHALLENGES IN IMPLEMENTING ENGLISH AS A MEDIUM OF INSTRUCTION IN NON-ENGLISH BASIC LEVEL SCHOOLS

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## ABSTRACT

*This study aimed to explore the challenges in implementing English as a medium of instruction at the basic level schools of Ilam district. The research method selected for the study was qualitative in nature. To meet the objectives of the study, 10 English and non-English teachers and 10 students of basic level from two community schools located in Suryodaya Municipality, Ilam were selected as participants. The participants were selected using a purposive sampling strategy. The researcher collected data by using an open-ended interview. The collected data were first transcribed and then analysed based on the thematic data analysis method. After analysis and interpretation of data, it was found that teachers are facing numerous challenges in implementing English as a Medium of Instruction (EMI) in community schools in Suryodaya Municipality, Ilam. The challenges include limited English language proficiency among teachers, insufficient training and resources, diverse classroom dynamics, assessment difficulties, and inadequate support from educational stakeholders. Additionally, the limited use of English outside the classroom, parental involvement issues, and a lack of adequate support from responsible sectors further complicate EMI implementation. Students are also facing challenges, including fear of making mistakes, insufficient English language exposure outside of class, challenges in transitioning from Nepali to English instruction, and difficulties in understanding academic content delivered in English.*

**Key Words:** English as a medium of instruction, Perceptions, Practices, Challenges

## INTRODUCTION

The phrase "medium of instruction" indicates the language in which education, teaching, and communication take place within a formal educational setting, such as a school or a university. It is the language that teachers use to deliver lessons, and students engage in different learning activities. The language of instruction significantly impacts how students access, engage with and effectively absorb educational content (Karki, 2018). As the English language is extensively used in all domains of life and works as a lingua franca, it is widely accepted as the language of instruction not just in countries where it serves as a second language, but also in those where it is considered a foreign language.

English is a well-known global language and is also used internationally. In education, it is important both as a subject to learn and as the language used for teaching English as a medium of instruction (Aryal, 2022). In this context, Dearden (2014) describes EMI as utilising English to instruct academic subjects in regions where the predominant language spoken by most people is not English. (p.2). It applies to facilitate the learners with content knowledge, as well as to become familiar with the language. Currently, English is rapidly transitioning from being taught as a foreign language (EFL) to being used as the primary language of teaching (Dearden, 2014).

Although EMI has spread globally, the move is perceived differently by educational stakeholders and criticised from various angles. "Some experts are in favour of EMI, while others tend to view that the implementation of EMI may cause difficulties in the teaching-learning process. The experts support the application of EMI in enhancing students' learning outcomes. Meanwhile, the experts who do not support the application of EMI are those who can see the potential advantages of EMI in students in improving student achievement" (Zainura, 2019, p.1).

Ojha (2013) cites, "they argue that the use of a foreign language to teach basic concepts of science, numeracy and literacy in the early grades is detrimental to the cognitive development of children in the long run".

In contrast to the rapid spread and benefits of this phenomenon, EMI has not implied immediate success, especially in implementation. Nevertheless, there is an ongoing and extensive discussion regarding the effectiveness of EMI in higher education, particularly within contexts where English is taught as a foreign language (Ojha, 2018).

English has been introduced as a medium of instruction for a decade in Nepal. It was applied for the first time in Nepal's first formal school, Darbar High School, in 1854 (Ojha, 2016). Yet, it has not been able to achieve its goals in the Nepalese community schools. English language competency in community school children is not up to the mark and causes a hindrance in their acquisition of further opportunities and prosperity.

For some years, many community schools have faced student dropout problems, and the number of students has decreased in community schools. Their parents also seek to provide their children with an education conducted in English. The modernisation process and EMI with opening up possibilities for students to demand English everywhere. It is thought to be a way to exchange ideas and create relations between countries (Bhusal, 2017). Therefore, some community schools have chosen to teach subjects such as Science, Mathematics and other subjects in English. However, teachers are encountering various difficulties when trying to implement English as a Medium of Instruction (EMI) in their classrooms.

### **Statement of the Problem**

According to the Constitution of Nepal (2072), every Nepali community residing in Nepal shall

have the right to get primary education in its mother tongue, and the state shall provide education to such communities in their mother tongue. Nepali is the official language of Nepal, and it is widely used as a medium of instruction, especially in government schools. However, in areas with distinct language and ethnic communities, local languages may be used as a medium of instruction at the primary level, as encouraged by the constitution.

The Constitution of Nepal (2072) presents that basic level education can be provided in three languages: Nepali, the mother tongue, and English. Many schools are implementing EMI for quality education. Teaching students in English has become a current trend. They are shifting to EMI from Nepali medium in school education. Despite the implication of EMI for decades, its effectiveness is not satisfactory in the context of Nepal, especially in community schools.

In Suryodaya Municipality of Ilam district, which is located in the eastern part of Nepal, many community schools have shifted from Nepali medium to EMI. As we all know, every parent desires the best quality education for their children, which leads them to choose private schools instead of community schools, despite the high fees. This trend has resulted in many students dropping out of government community schools. To attract parents and retain students, many community schools in Suryodaya Municipality of Ilam district, which is located in the eastern part of Nepal, also began shifting from Nepali to EMI. Initially, the change increased student enrolment. However, these schools struggled to provide the same quality of education as private institutions. Consequently, students began leaving these schools, leading to a decline in enrolment. Teachers and students faced numerous challenges that they were unable to manage effectively. Consequently, many schools closed, and others are at risk of closing due to the decreasing number of students. Not only that, in-service teachers who are teaching in community schools often prefer to send their children to private schools, reflecting a profound lack of confidence in the quality of English education they are providing (Gaire, 2017). This situation represents a critical issue in my study.

The shift to EMI from Nepali medium in community schools has faced many difficulties during the implementation. Although many research studies regarding the challenge and remedial measures have been accomplished by various governmental and non-governmental organisations from time to time in different places, we did not find anyone doing research in this field in Ilam district, as well as the EMI aims and goals have not been successfully achieved yet in Ilam district. Through this research study, we attempted to explore the challenges of the implementation of EMI at basic-level schools of the Ilam district.

## Objectives of the Study

The objectives of the study were as follows:

- i) To explore the challenges in implementing EMI at the basic level in Suryodaya Municipality, Ilam district.
- ii) To provide some pedagogical implications based on the findings.

## Research Questions

The research questions raised in the study were:

- i) What are the perceptions of teachers on implementing EMI in schools?
- ii) What are the challenges that are faced by English, non-English teachers and students while implementing EMI in basic-level schools?
- iii) How are challenges being treated while implementing EMI in school?

## REVIEW OF RELATED LITERATURE

A literature review is a survey of various scholarly sources on a specific topic. It helps us to understand the existing knowledge, theories, methods, and gaps related to research. The literature related to the study has been dealt with a review of thematic literature, theoretical literature and a review of empirical literature.

### Review of Thematic Literature

Several surveys of books, scholarly articles, and other sources relevant to the implementation of English as a medium of instruction were reviewed in this section under the various themes. We have reviewed the previous research under the following themes related to the topics discussed, based on the primary and secondary sources that we have studied and understood so far.

#### Medium of Instruction

"Medium of instruction" relates to the language or mode of communication used in an educational setting to teach students various subjects and concepts. It is the language through which teachers convey information, and students engage in learning activities and assessments. The selection of the language of instruction can have a significant impact on students' understanding and retention of knowledge, as well as their overall educational experience. In simple terms, the medium of instruction describes every language that a teacher and learners use to run entire educational activities. It is the language that a teacher and students use to interact in classroom activities. It can be either their L1 or L2, or even a foreign language.

Nepal has a complex and evolving situation regarding the language used for teaching within its educational system. The choice of the medium of instruction in Nepal has been a matter of discussion, and it has gone through several changes over the years. It is crucial to recognise that educational policies may evolve, making it possible that there have been developments since that time. Here's a general overview of the medium of instruction in Nepal up to 2021.

Nepali, also known as Nepali Bhasa, is the official language of Nepal and has traditionally served as the primary medium of teaching in schools, with most textbooks and educational materials available in Nepali. However, this approach faces challenges due to the country's linguistic diversity, with numerous ethnic and linguistic groups each having their own languages. To address this, the government introduced a Multilingual Education Policy, encouraging the use of children's mother tongues as the medium of instruction in the early years of schooling to enhance comprehension and knowledge retention, before gradually transitioning to Nepali. English is also taught as a subject and is deemed important for higher education and job opportunities, with some private schools using English as the medium of instruction, particularly at higher levels. Regional variations exist, especially in urban areas and private schools, where instruction may be offered in English or other languages depending on specific programs and student demographics. Despite these policies, the implementation of an effective medium of instruction faces challenges due to

the diverse linguistic landscape and varying proficiency levels in Nepali and English, particularly in remote and marginalised areas where access to quality education remains limited.

### **English as a Medium of Instruction**

Using English as a medium of instruction (EMI) is a practice where the English language is used as the primary language for teaching and learning various subjects in an educational institution. EMI is often employed in countries where English is not the native language but is considered a global lingua franca. (EMI) refers to the use of the English language to teach academic subjects (other than English itself) in the countries or jurisdictions where the first language of the majority of the population is not English" (Macro et al., 2018, p. 37). "An educational system where content is taught through English in contexts where English is not used as the primary, first, or official language" (Rose & McKinley, 2018, p. 111).

"The use of the English language to teach academic subjects in countries or jurisdictions where the first language (L1) of the majority of the population is not English" (Dearden, 2014, p. 4). Many countries around the world have implemented EMI in their education system to produce competent citizens for the global market, where competency in the English language is given priority in all sectors. According to Joshi (2020), English as an international lingua franca is rapidly growing its high demand almost everywhere in the world. It is playing a leading role in international trade, communication, politics, economy, education, entertainment, and culture due to the growing trend of globalisation throughout the world. In addition, Dearden (2014) asserts that EMI is increasingly being used in universities, secondary schools, and even primary schools. There are several reasons why institutions and countries choose to adopt English as a medium of instruction. One reason is simply Global Communication. English is widely recognised as a global language for communication in various fields, including business, science, technology, and academia. Using EMI can prepare students to engage in international discourse and access a wealth of English-language resources. Another reason is internationalisation. Many universities and institutions aim to attract international students and faculty members. Offering programs in English can make an institution more accessible and appealing to a global audience. A more similar reason is access to Global Knowledge. A significant amount of academic literature, research papers, and educational materials is available in English. EMI can facilitate students' access to these resources and the global body of knowledge. Furthermore, employability is another reason for implementing EMI. English proficiency is frequently considered a valuable asset in the job market, particularly in multinational companies and industries with a global presence. EMI can help students develop strong English language skills, enhancing their employability. Likewise, EMI is in many renowned universities and institutions worldwide. For students aspiring to study abroad, EMI can prepare them for higher education in English-speaking countries.

Dearden (2014) asserts that EMI is increasingly being used in universities, secondary schools, and even primary schools. He further reveals in his report that the EMI phenomenon is in a state of flux. It is being supported, rejected, changed, and sometimes even undone in different countries. Thus, the effectiveness of EMI is debatable, especially in multilingual countries like Nepal, where English is used as a foreign language.

### **English Medium Instruction in Nepal**

Although Nepal is a geographically and socio-culturally diverse country, it began to teach English language and literature around the middle of the twentieth century. Durbar School, the first formal school established in 1854 AD, introduced English as a mandatory subject for the first time

in Nepal. An English language school was opened only for the children from the ruling Rana family, which played an important role in establishing English language in Nepal. Tri-Chandra College was the first higher education institution of the country, which was established in 1918 AD. It followed and used the English language as the medium of instruction, which continued until the Nepal National Education Planning Commission (1956) under the Panchayat system recommended using the Nepali language as the medium of instruction in education throughout the country. However, many prestigious schools kept using English as the language of instruction to preserve their status and attract more students. After Nepal's democratic restoration in 1990, numerous institutional schools opened in district headquarters and other cities, using English widely as a medium of instruction. This made English accessible to those who could afford the educational expenses. Apart from these issues, the interim Constitution of Nepal (2015 AD) has provided the right to use one's mother tongue (L1) as the medium of instruction in community schools of their region. However, at present, these schools apply their mother tongue or their local language as the medium of instruction at the micro level, while EMI is mostly implemented at higher grades to compete with the private institutions in terms of student enrollment, higher success rate in standardised tests and the existence of the schools.

### **Language Policy in Nepalese Education**

The 2021 national census lists 129 languages spoken as mother tongues in Nepal, with most belonging to the Indo-Aryan and Sino-Tibetan language families. Given this linguistic diversity, it is crucial to recognise the challenges and opportunities it presents for the education system, particularly in developing effective policies that support multilingual education and promote cultural heritage. Education has been an ongoing topic of discussion and change in this linguistically diverse country, where numerous languages are spoken by various ethnic groups. The Constitution of Nepal (2015) states that languages spoken in Nepal are recognised as national languages and mentions in Article 31: Right Relating to Education, clause 5: "Every Nepalese community residing in Nepal shall have the right to get education. It is the mother tongue and, for that purpose, to open and operate schools and educational institutes, by law." In Nepal, there is considerable pressure from the public and linguistic communities to adopt mother tongue instruction as the medium of education in primary schools. As highlighted by UNESCO (2016), "utilising local languages in education is crucial for enhancing learning outcomes and supporting linguistic diversity, particularly in a multilingual context." However, some argue that Nepali and English should be used as the medium of instruction at all educational levels due to global and societal demands.

### **Review of Related Theories**

Connecting with the existing theories will help to develop a framework for my research study. Regarding the importance of theoretical review, Osanloo and Grant (2016) suggest that the theoretical framework is the foundation from which all knowledge is constructed (metaphorically and literally) for a research study. It serves as the structure and support for the rationale for the study, the problem statement, the purpose, the significance, and the research questions. Since



the main intention behind implementing EMI is to improve one's English language competency rather than to develop their academic knowledge. We have chosen to adopt Vygotsky's Social Interaction Theory based on constructivism to overview of this study. Constructivism is based on the idea that individuals or learners construct new understandings and knowledge through their experiences and social interaction, integrating with their prior knowledge.

Vygotsky's Social Interaction Theory, based on social constructivism, suggest that cognitive development is fundamentally shaped by social interactions and the cultural environment. This theory emphasises that learning occurs through the guidance and support of more knowledgeable others (MKO), such as teachers or peers, which enables learners to reach the Zone of Proximal Development (ZPD). The ZPD represents the difference between what a learner can accomplish independently and what they can achieve with guidance. Vygotsky defines it as "the distance between the actual development level as determined by independent problem-solving under adult guidance, or in collaboration with more capable peers" (Vygotsky, 1978, p. 86). In the context of English as a Medium of Instruction (EMI), this theory is particularly relevant because it underscores the importance of structured social interactions and scaffolding in developing students' language proficiency alongside academic content knowledge.

In EMI settings, where students are expected to learn academic subjects in English—a language that may not be their first—Vygotsky's concept of the ZPD provides a valuable framework for understanding how language development can be effectively facilitated. The role of the teacher as an MKO is crucial in these environments. Teachers must provide structured support and scaffolding to help students progress beyond their current level of language proficiency. This involves not only delivering content knowledge but also modelling language use, providing clear explanations, and creating opportunities for active student participation. Through such guided interactions, students can develop a deeper understanding of both the language and the subject matter.

To make EMI effective, certain key elements are necessary. Firstly, teachers need to be proficient in English and skilled in teaching methods that combine language learning with subject content. This approach helps students understand complex topics while developing their academic language skills. A supportive learning environment is also important. This can be created using resources like English-language books, videos, and digital tools that expose students to English in meaningful ways (Dahal, 2018). Encouraging group work, discussions, and projects allows students to practice English in real-life situations and learn from each other.

Scaffolding, or providing support based on students' language levels, is another crucial aspect. Teachers should give more help to students who need it and reduce support as students become more confident. This ensures that all students can engage with the material and build the language skills needed for different subjects. Additionally, language learning should be integrated within academic subjects, not taught separately, so that students can develop the specific vocabulary and skills required for academic success.

Despite its potential, implementing EMI in line with Vygotsky's principles is not without challenges. Teacher proficiency in English is a significant factor, as educators must be able to deliver content effectively while supporting language development. Moreover, access to quality instructional materials in English can be limited, particularly in resource-constrained settings, making it difficult to provide students with the necessary exposure and practice. Additionally, learning in a second language can be intimidating for students, leading to anxiety and a lack of

confidence. It is therefore essential to create an inclusive and supportive classroom environment where students feel comfortable using English, even when making mistakes.

Overall, Vygotsky's Social Interaction Theory offers a robust theoretical foundation for understanding how EMI can enhance students' English language proficiency through structured social interactions and scaffolding. However, the success of EMI hinges on aligning pedagogical practices with constructivist principles and providing adequate support for both teachers and students. Effective EMI requires a combination of proficient teachers, quality instructional materials, and a conducive learning environment that encourages active language use and interaction. By meeting these conditions, EMI can create a dynamic and supportive context for language learning, helping students develop the English skills needed for academic achievement and broader global engagement.

## **METHODS AND PROCEDURES OF THE STUDY**

Methodology indicates the overall strategy utilised to conduct research. It refers to a set of research methods and techniques selected by the researcher. Here, we applied the following methods for data collection and analysis:

### **Research Design**

Research design is a plan the researcher follows to answer research questions in a valid, objective, accurate, and economical manner. This study utilised a qualitative approach, which aims to explore and understand the meanings that individuals or groups assign to social or human issues. The research process involves developing questions and procedures as the study progresses, gathering data in the participants' natural settings, analysing the data by identifying specific details and then finding general patterns, and interpreting the data's meaning (Creswell, 2009).

In the field of research study, various research designs are available. For my study, we chose the narrative inquiry method, which is widely used in a qualitative approach.

### **Sources of Data Collection**

This study gathered data from 10 basic-level English and non-English teachers and 10 students from two community schools in Suryodaya Municipality, Ilam district. The researcher collected data from secondary sources such as books, journals, and theses. Additionally, data were collected from websites and the internet to ensure the study's relevance and timeliness.

### **Data Collection Tools and Techniques**

A set of open-ended questions and interview guidelines were the major tools for data collection. An open-ended question allows the respondent to give a detailed answer, addressing different aspects of the question.

An interview is a spoken conversation between two people aimed at gathering important information for research. McNamara (1999) mentions that interviews are especially helpful for understanding the background of a participant's experiences.

In this study, both open-ended questions and interview guidelines were employed as primary tools to compare responses. The open-ended questions provided rich data, and interviews offered



deeper insights. This allowed for cross-checking responses to ensure consistency and validity in the findings.

We conducted detailed interviews with each participant in the study, engaging in thorough conversations with 10 teachers, both English and non-English, as well as 10 students, on the topic, ‘Challenges in Implementing English as a Medium of Instruction’ in the basic level of Suryodaya Municipality, Ilam district. We had taken note in my diary to keep the participants’ responses and engage in telephone conversations with some of them, too.

### **Data Collection Procedure**

First of all, we prepared a set of open-ended questions related to the objectives. Then, we sampled schools and individual subject teachers. We built a good rapport with the schools and administrations and informed them about my research studies and the purpose of my study. We studied books, articles, and thesis studies to get ideas to do research in a meaningful way and to develop the guidelines for interviews. Then, we shared open-ended questions with the teachers, students at the basic level and took responses from individual teachers and students from two different schools. We asked English and non-English teachers and students to help me by providing authentic information. We took an interview as well. Before conducting the interviews with participants, we had a set of open-ended questions for the interview and took their responses in a diary. In my research study, we spent around two months collecting data.

### **Ethical Considerations**

Ethical consideration is a crucial aspect of research. It refers to the values that the researcher has to follow during the research process. Ethical guidelines for research are principles that protect morality and guide researchers when they conduct research; they keep researchers accountable, thus ensuring proper use of funds and avoidance of research misconduct (Mazumdar, 2022).

This research study was conducted according to academic principles and values. The authors whose works were consulted during the study were honestly acknowledged. Before taking an interview, the researcher took informed consent and built rapport with participants, stating the purpose of the study. In the same way, the researcher ensured that their names, addresses, and responses were kept confidential. To conceal the identity of the participant, the data was presented, giving the pseudonyms. The data would not be used for any other purposes except completing this academic purpose.

### **Results: Analysis and Interpretation**

This chapter deals with the analysis and interpretation of the raw data collected from two community schools located in Suryodaya Municipality of Ilam district. 10 teachers were purposively selected and interviewed individually to express their views and experiences through open-ended questions. However, respecting the ethics of maintaining secrecy, the teachers are coded in numbers, and they are provided with pseudo names during the analysis process. As we have adopted the thematic data analysis method to explore the challenges faced by teachers while implementing EMI in the basic level of Suryodaya Municipality, Ilam district, the findings are categorised under the following themes. The following presentation shows the discussions based on the data derived from teachers’ interviews.

## Teachers' Perceptions towards EMI

Teachers' perceptions of English as a Medium of Instruction (EMI) often vary depending on their experiences, backgrounds, and the contexts in which they teach. Teachers' perceptions play a critical role in the successful implementation of English as a Medium of Instruction (EMI). Teachers' perceptions of EMI significantly impact its success by influencing their motivation, teaching practices, and support for students. Positive perceptions lead to effective implementation, while negative views may hinder progress. The data collected through interviews shows that the non-language teachers were familiar with the concept of EMI. They viewed English as a lingua franca necessary for various reasons, including better job opportunities, access to global knowledge, employment, standardisation, and higher education. Regarding the reasons for implementing EMI in their respective schools, one of the teachers (T1) responded, "To fulfil the demands of modern times, compete with others, facilitate higher studies, and increase the chances for better jobs." Likewise, the next teacher (T2) expressed, "To develop communication skills in English and meet the challenges of global integration."

These responses indicate that the primary motivations for adopting EMI are not just focused on language acquisition but also on positioning students to thrive in a globalised world. Teachers recognise that English plays a crucial role in modern competitiveness, career prospects, and communication skills development.

Although the teachers agree that the English language should be prioritised, it was observed that the effectiveness of instruction among non-language teachers remains a challenge. Many of these teachers struggle with delivering their subjects effectively through English, which suggests that while EMI is seen as necessary for broader global integration, the lack of proficiency in English among non-language teachers may hinder its successful implementation.

## EMI Practices in Reality

Although teachers accept EMI as a positive step towards enhancing English language competency, none of them applies only English as the sole medium of instruction. Even English language teachers use both Nepali and English in their classroom teaching. In the context of implementing English as a Medium of Instruction (EMI), teachers adopt varied approaches to language use in their classrooms. Some utilise English exclusively, while others blend it with Nepali or even incorporate students' mother tongues to deliver content effectively. One of the teachers (T1) stated, "As a teacher, I use English and sometimes Nepali to ensure students understand the content clearly." Similarly, another teacher (T2) mentioned, "I use both English and Nepali," indicating a balanced approach to language use in the classroom."

Other teachers also demonstrate diverse strategies. Teacher (T4) noted, "I use English," indicating a preference for English-only instruction. In contrast, Teacher (T6) explained, "I use Nepali and the mother tongue of students," showcasing an approach that incorporates multiple languages to cater to students' linguistic needs. Furthermore, Teacher (T10) remarked, "I use English and sometimes Nepali," illustrating a flexible approach that adapts to the specific needs of students and the curriculum.

These varied approaches underscore the adaptability of teachers in implementing EMI, highlighting how language use is tailored to meet educational objectives and support effective learning. In reality, despite positive attitudes towards EMI (English as a Medium of Instruction) for enhancing English language skills, teachers in the basic-level community schools of Suryodaya

Municipality, Ilam, commonly use a mix of English and Nepali in their classroom instruction. This hybrid approach reflects both practical challenges and the need to accommodate students' linguistic needs and comprehension levels.

While some teachers predominantly use either English or Nepali, many opt for a bilingual approach to effectively deliver content and support student learning. This diversity in language use highlights the ongoing adaptation and contextualization of EMI practices within the Nepalese educational setting. The reality of classroom practices reveals that while EMI is perceived as important for global integration and future opportunities, its implementation requires flexibility to ensure that students fully understand the content.

## **Challenges in Implementing EMI**

English is in high demand globally, including in Nepal, where it has become essential across various sectors. Consequently, the government has introduced a policy to adopt English as a Medium of Instruction (EMI) in community schools at the basic level. However, effectively implementing EMI in Nepal's community schools presents significant challenges. My study focuses on schools in the Suryodaya Municipality of Ilam district, where we have identified various issues faced by teachers, students, administrators, and other stakeholders. Through interviews with teachers and students, we have tried to find out the challenges they faced while implementing EMI and possible solutions to overcome those challenges.

In numerous countries, the educational infrastructure is inadequate for providing quality English as a Medium of Instruction (EMI). Implementing EMI necessitates significant changes and improvements in the physical infrastructure of community schools. Many teachers employ a bilingual approach, translating from Nepali to English and explaining the content to students, while assessing them in English (Dearden, 2014). Similarly, Simpson (2017) contends that introducing EMI into community education systems already burdened by severe resource constraints, untrained and unqualified teachers, large class sizes, and limited instructional time presents considerable challenges.

We conducted interviews with basic-level teachers in two different community schools of Suryodaya Municipality of Ilam district. Based on this research, we identified several significant challenges in implementing EMI at the basic level in community schools. These challenges include limited English proficiency, insufficient teacher training, inadequate learning resources, the lack of English-language teachers' guides, assessment and evaluation challenges, limited use of English outside the classroom, classroom diversity, insufficient support from relevant authorities, and issues related to parental involvement.

## **Limited English Proficiency**

Proficiency in the English language for teaching refers to the level of skill and fluency a teacher has in using English as the primary language of instruction and communication in the classroom. It involves mastery of vocabulary, grammar, pronunciation, and the ability to effectively convey concepts, provide instructions, and facilitate discussions in a manner appropriate for educational settings. Cultural sensitivity and understanding of contextual uses of English are also important. Assessment of language proficiency typically includes evaluations of listening, speaking, reading, and writing abilities. Continuous professional development is crucial for teachers to maintain and enhance their English language proficiency, ensuring they can effectively support students in acquiring and using English language skills. However, in the context of Nepal schools that

are implementing English as a medium of instruction, many teachers have limited proficiency in English, making it challenging to deliver content effectively and communicate with students in the language.

During data collection, we asked teachers about the challenges that they are facing while implementing EMI. One of the major challenges in implementing English as a Medium of Instruction (EMI) is the varying levels of English proficiency among teachers. In many cases, the lack of fluency hampers effective teaching, leading to issues in communication and the delivery of content. As T1 explained:

*A lack of English fluency among many teachers in our school makes it difficult for them to effectively teach their subjects. This deficiency leads to misunderstandings, miscommunication, and a generally lower quality of education. Additionally, due to their limited English skills, teachers often resort to translating content from Nepali to English, which diminishes the effectiveness of the instruction. This bilingual approach can confuse students and impede their understanding and retention of the material.*

Similarly, T2 and T10 also shared a similar view that they prefer translating content from English to Nepali due to limited language skills, which reduces instructional effectiveness and can confuse students, impeding their understanding and retention of the material. In the same vein, T3 also expressed, "I struggle with English, and it makes teaching very stressful. I've accepted that my lessons won't be as good as they could be if my English were better."

Likewise, T4 and T5 said that they know that their English isn't perfect, but they practice every day while teaching in the classroom. It is a challenge, but they can see their improvement over time. T6 said, "Teaching in English is challenging. I sometimes switch back to our native language to make sure students understand. I use a lot of pictures and other materials to help." In the same vein, T7 and T8 said that teaching in English is challenging, but they view it as an opportunity for their personal growth. They ask their students to be patient and learn together with them.

The data reveal that many teachers face significant challenges with English proficiency, which negatively impacts the implementation of English as a Medium of Instruction (EMI). Teachers like T1, T2, and T10 emphasise how their limited fluency leads to misunderstandings, miscommunication, and a decrease in instructional quality. Teachers like T1, T2, and T10 mention that their limited fluency causes confusion and weakens students' understanding of the lessons. They often translate from Nepali to English, which further complicates learning. T3 also feels stressed because of their poor English and believes their lessons aren't as effective as they could be. However, some teachers are making efforts to improve. For example, T4 and T5 practice their English every day, seeing small improvements over time. T6 uses pictures and sometimes switches to the native language to help students understand better. Teachers like T7 and T8 view the challenge as a chance to grow and encourage their students to learn alongside them. Overall,

the teachers' varying levels of English fluency impact how well students understand and learn in EMI classrooms.

Therefore, the implementation of English as a Medium of Instruction (EMI) in Suryodaya Municipality presents both opportunities and challenges. Limited English proficiency among teachers significantly affects instructional quality and student comprehension. However, with dedicated professional development and supportive resources, these challenges can be addressed. By equipping teachers with the necessary skills and fostering a collaborative learning environment, EMI can effectively enhance educational outcomes and better prepare students for future opportunities.

### ***Insufficient Teacher Training***

Teacher training involves the education and professional development of teachers to equip them with the knowledge, skills, and competencies required to effectively teach students. It encompasses a wide range of activities and programs designed to prepare teachers for their roles in the classroom and to support their ongoing development throughout their careers. However, teachers lack proper training in teaching subjects in the English language, including methodologies and pedagogical approaches required for effective EMI.

During data collection, several teachers highlighted the challenges they face with EMI training. Many reported that, although they receive initial training and workshops, they do not benefit from ongoing support or professional development. They also lack specialised language training, resources, and technology, while geographical barriers further exacerbate these challenges. As T1 explained, "We receive training, workshops, and seminars, but lack continuous professional development and follow-up support. There is also insufficient specialised language training, infrastructure, resources, and technology training, compounded by geographical barriers." Similarly, T2 noted, "We receive training, but it is not sufficient to improve our English, and there is no continuity in the training. Longer and ongoing training would be more effective for implementing EMI successfully."

T3 and T4 echoed these sentiments, expressing that the training sessions are too infrequent and spaced too far apart, emphasising the need for a more continuous and consistent training schedule to enhance their skills. Likewise, T5 pointed out the lack of training on effectively integrating technology into English language teaching, stating, "There isn't enough training on effectively integrating technology to support English language teaching. Utilising digital tools could significantly improve our instructional approaches." In addition, T8 and T9 agreed, noting that the training focuses too much on theory and lacks practical tools for classroom use. They stressed that in the current age of rapid technological progress, teachers need training on embracing digital tools and methods to enhance their teaching.

Likewise, T10 emphasised the absence of follow-up after training sessions, reeking, "After training sessions, there is no follow-up to monitor our implementation of what we've learned. Regular follow-ups would ensure effective application of the training." Overall, the teachers consistently underscored the need for ongoing training, practical resources, and technological integration to improve their effectiveness in implementing EMI.

The data highlights several significant challenges in teacher training for implementing EMI, including the lack of continuous professional development and inconsistent training programs. Teachers report insufficient specialised training, particularly in language skills and technology integration, and express frustration with infrequent training opportunities. Additionally, the



absence of follow-up support after sessions and geographical barriers further hinder progress. Overall, there is a clear need for ongoing, consistent training that provides both theoretical knowledge and practical tools, along with regular follow-up, to improve how teachers implement English as a Medium of Instruction in basic-level community schools.

## **Inadequate Learning Resources**

Learning materials are essential in the teaching and learning process, providing teachers and students with the resources needed to enhance understanding and mastery of subjects. Learning materials can be of different types, such as textbooks, audio-visual aids, multimedia resources like videos and animations, and online learning materials.

During data collection, we asked teachers about the challenges and found that another significant challenge in implementing English as a Medium of Instruction (EMI) is the lack of appropriate resources and infrastructure in schools. Many teachers struggle to deliver effective lessons due to the absence of essential materials and technology. As T1 pointed out:

*Here is a shortage of suitable teaching materials and resources for using English as the medium of instruction. My school does not have the necessary infrastructure, such as a language lab or technology, to support effective EMI. The teacher teaches through a textbook, and the class has only the daily use materials, like a whiteboard, which are not sufficient for effective teaching and learning.*

T2 shared a similar view, noting, "Our school lacks digital resources and technology, which makes it challenging to effectively engage basic-level students in EMI due to the absence of English-language audiovisual materials like educational videos." Likewise, T4 highlighted the challenge of conducting practical lessons, saying, "Our school faces a challenge in English Medium of Instruction (EMI) due to a lack of laboratory equipment and materials for conducting science experiments. This deficiency restricts students' practical learning experiences in science subjects."

The data reveal critical shortcomings in the resources and infrastructure necessary for the effective implementation of English as a Medium of Instruction (EMI) in schools. Teachers consistently highlight the absence of essential tools like language labs, digital resources, and technology. This lack of infrastructure forces them to rely on basic materials such as textbooks and whiteboards, which are inadequate for fostering an engaging and interactive learning environment. Additionally, the absence of audio-visual aids, which are particularly important for supporting students in understanding English, limits the depth and clarity of content delivery.

Furthermore, the lack of laboratory equipment significantly hampers practical learning in subjects like science, where hands-on experimentation is crucial for student understanding. Without these resources, students miss vital opportunities to apply theoretical knowledge, especially in subjects that require practical engagement. As a result, these limitations not only hinder effective teaching but also restrict students' ability to grasp and apply key concepts.

The lack of teaching materials, technology, and practical tools severely undermines the school's



ability to successfully implement EMI, suggesting an urgent need for infrastructure improvements to enhance both teaching quality and student learning outcomes.

### **Lack of a Teacher's Guide in English**

A teacher's guide is a vital resource designed to help educators teach effectively and accurately. An effective English as a Medium of Instruction (EMI) program often relies on well-defined teaching resources and guidelines. However, the absence of a teacher's guide can significantly hinder lesson planning and instructional consistency. T1 highlighted this concern, noting:

*Teachers are left to teach using their methods and strategies. With a teacher's guide, we would have a clear roadmap to follow, ensuring our teaching remains on track, but there is no teacher's guide in our school, which makes it tough to plan EMI lessons.*

The above-mentioned data reveal that the teachers are facing enormous challenges posed by the lack of a teacher's guide for implementing English as a Medium of Instruction (EMI). Teachers reported being left to rely on their own methods and strategies, which often led to inconsistencies in lesson planning and execution. They emphasised the need for a structured guide that would provide a clear roadmap for teaching, ensuring lessons remain aligned with curriculum objectives. Without such a resource, many teachers struggle to plan and organise effective EMI lessons, especially those who are not fully confident in their English proficiency. This lack of standardised guidance also increases the workload for teachers, as they must create their own materials, often resulting in uneven lesson quality and difficulties in maintaining consistent instruction across different subjects.

In the same vein, T2 said:

*We do not have a teacher's guide here, and the absence of such a resource significantly hampers my confidence in teaching in English. Without a guide to refer to, I often feel uncertain about whether I am following the right approach or covering the content adequately. It becomes difficult to structure lessons effectively, and I frequently worry that I might be missing important elements that would help students understand the material better. The lack of a guide leaves me without a reference point for best practices, making it harder to feel fully prepared for class. This uncertainty affects my ability to teach with confidence and engage students effectively in an English-medium environment.*

This data highlights the significant challenges teachers face while implementing English as a Medium of Instruction (EMI) due to the absence of a teacher's guide. Teachers like T2 experience considerable uncertainty in their teaching practices without a structured guide to follow. This lack of guidance complicates lesson planning, content coverage, and effective delivery, leaving teachers unsure if they are meeting educational standards. The absence of a reference point for best practices not only affects their confidence but also hinders their ability to engage students and deliver effective instruction in English. This underscores the need for comprehensive instructional

resources to support successful EMI implementation. There is a need for attention to this issue.

### Assessment and Evaluation Challenges

Assessment refers to the process of measuring students' knowledge, skills, and understanding through various methods, such as tests, quizzes, and assignments. Evaluation involves analysing these assessment results to judge the effectiveness of teaching methods and the extent of student learning, ultimately guiding instructional decisions and improvements. Challenges in assessment and evaluation are prevalent in schools implementing EMI, especially when both students and teachers have limited English proficiency.

T1 noted these specific issues:

*After the implementation of EMI in our school, we are facing numerous challenges in assessment and evaluation, particularly due to limited English proficiency. Many students have limited proficiency in English, making it difficult for them to fully understand exam questions and express their knowledge accurately, and some of the Teachers themselves do not have a strong command of English, affecting their ability to design and evaluate assessments effectively.*

From the above-mentioned data, it can be stated that implementing EMI at the basic level of community school reveals significant challenges in assessment, with many students struggling to comprehend exam questions and express their knowledge due to limited English proficiency. Furthermore, some teachers' inadequate English skills hinder their ability to design and evaluate assessments effectively, compounding the difficulties faced in the educational approach.

Likewise, T2 also shared the same view, he said: "I notice that students grasp the concepts when we explain them in their language, but they have difficulty expressing what they know in English during tests."

This indicates that students understand concepts well when they are taught in their native language, but they face difficulties expressing their knowledge in English during tests, suggesting a gap between comprehension and language proficiency. In the same vein, T4 said:

*Here is a lack of materials, inappropriate assessment tools, insufficient training, and professional development opportunities for teachers on how to effectively assess and evaluate students in an EMI context are the assessment and evaluation challenges that we are facing while implementing EMI in our school.*

This data shows that implementing English as a Medium of Instruction (EMI) at the basic level of school brings considerable assessment and evaluation challenges due to a lack of materials, inappropriate assessment tools, and insufficient teacher training and professional development on effective EMI assessment methods. Overcoming these obstacles necessitates a comprehensive strategy that includes creating customised

assessment tools, providing extensive teacher training, and allocating necessary resources. By addressing these issues, schools can enhance the effectiveness of EMI, ensuring fair and accurate assessment of student learning. Fair and effective assessments in English may be a challenge, especially if there is a mismatch between the curriculum and the student's language proficiency.

### ***Diversity in the Class***

Vu and Burns (2014) mention that the different learning styles and personalities of students make teaching difficult. In Nepal, which has many cultures, religions, and languages, classrooms are very diverse with students having various backgrounds and learning abilities. Teaching methods are designed for all students in the classroom and deliver the same standards of education. However, this may not be achievable with a largely diverse classroom. The teacher may find it difficult to plan a lesson because of different cultures, religions, languages, and learning abilities (p.16).

We asked the question, 'The classroom is full of diversity; it creates problems while implementing EMI. Do you agree with this statement?' T8 responded:

*Students come from various family backgrounds and have different learning styles and abilities. However, there are not many problems with students' diversity in the maths subject. Mathematical terms are easily understood by the students, and English is a foreign language to all the students.*

We asked the same question to T9 'What do you think about EMI in this diverse classroom?' T9 replied:

*Implementing EMI in a diverse classroom is challenging because of various factors. Language barriers make it difficult for students from different linguistic backgrounds to understand lessons. Cultural and religious concepts are harder to grasp when taught in English. Socioeconomic disparities affect access to resources, widening the educational gap. Ensuring educational equity is tough, as students need different levels of support. Teachers require specialised training to handle diversity and EMI effectively. Classroom dynamics are complex due to varied learning styles and needs.*

Therefore, the above data highlights the hurdles of implementing EMI in diverse classrooms. Teachers acknowledge difficulties stemming from language barriers, cultural and religious differences, socioeconomic disparities, and varied learning needs among students. While some see fewer issues in subjects like mathematics, where technical terms are universally understood, the overall consensus emphasises the complexity of adapting EMI to meet the diverse educational needs present in Nepalese classrooms.

### **Limited Use of English Outside the Classroom**

Using English outside the classroom is essential for the successful implementation of EMI because it reinforces language skills, builds confidence, promotes fluency, enhances cultural competence, and supports academic achievement. This real-world practice helps students develop the proficiency in English necessary for effective communication and academic success in diverse educational settings. However, students do not get the

opportunity for English practice outside academic settings, which is one of the challenges in implementing EMI.

Teachers have expressed concerns about the limited use of English outside the classroom as a significant challenge in implementing English as a Medium of Instruction (EMI). For example, T3 mentioned, "Students don't get to use English much at home, where Nepali is the main language. This lack of practice affects their fluency and confidence in English." T5 noted, "English isn't used much in students' daily lives or community activities, so they struggle to apply what they learn in class to real-life situations." T7 added, "Without more English usage outside of school, students' language skills improve more slowly and their overall proficiency is lower."

The above-mentioned data shows that limited use of English outside the classroom is a major challenge for implementing English as a Medium of Instruction (EMI). Teachers highlight that because students mainly use Nepali at home and in their community, they have fewer chances to practice English. This lack of practice affects their fluency, confidence, and ability to use English in real-life situations. As a result, their language skills develop more slowly, and their overall proficiency is lower. This highlights the need for more English usage in students' daily lives to improve the effectiveness of EMI.

## Parents Related Challenges

The home is the first school for a child, with parents serving as their initial teachers. Children spend 18 hours a day with their parents, making proper parental guidance crucial for implementing EMI at the basic level in community schools. However, not all students have educated parents who can provide this support. Uneducated parents are unable to guide their children at home, complicating EMI implementation in community schools. Many parents of these students live below the poverty line, preoccupied with earning a living and unable to focus on their children's education. Additionally, they often lack knowledge of English and cannot afford the necessary books and stationery. This poverty can lead to feelings of inferiority among students, causing a loss of confidence and distracting them from their studies.

Parental involvement plays a crucial role in the success of educational programs, including English as a Medium of Instruction (EMI). However, challenges in parental engagement can significantly impact the effectiveness of EMI. T4 and T7 provided insights into these challenges at their school:

*In our school, we have two kinds of parents: those who are educated and take an active role in their child's education, and those who are uneducated and poor. The second group does not know much about their child's academic performance, can't afford proper books, stationery, or uniforms, and does not understand how important their involvement is in improving their child's education.*

T7 noted, "In community schools, only a few parents recognise the importance of education and are available to help their children with their learning. The school hours from 10 am to 4 pm are

not enough to offer a complete quality education without proper parental support".

From the above-mentioned response, it can be concluded that there is a big gap in parental involvement in their school. Uneducated and poor parents cannot effectively support their children's education, and regular school hours are not enough without their help. This shows that support from different sectors is essential for successfully implementing EMI.

### **Trust Issue Regarding EMI in Community School**

During data collection, we asked some of the teachers about the quality of education in the Community School. They compared the quality of English education with the private school, and not only that they send their children to private schools.

The trust issue regarding the quality of education in community schools, where even in-service teachers prefer to send their children to private schools, poses a significant challenge to implementing EMI. This perception undermines the confidence of parents and the community in the effectiveness of EMI in public schools. Additionally, teachers who lack trust in the system may be less motivated, impacting their enthusiasm and commitment to EMI methodologies. This trust deficit affects student confidence and motivation, as well as community support and involvement, which are crucial for the success of EMI programs. To address this, it is essential to improve the quality and accountability of education in community schools, establish transparent communication channels, involve stakeholders in decision-making, showcase successes, provide ongoing teacher training and support, and implement pilot programs to demonstrate the effectiveness of EMI. Rebuilding trust is vital to ensure that all students can benefit from quality English-medium education in public schools.

### **Lack of Adequate Support from Responsible Sectors**

Effective implementation of English as a Medium of Instruction (EMI) requires substantial support from various sectors, including government, school administration, educational stakeholders, and local and international agencies. During data collection, it was evident that support from these responsible bodies is crucial but often lacking in clarity and effectiveness. Teacher 8 pointed out, "Responsible bodies provide some support for implementing EMI, but there is a lack of a clear concept on how to utilise available resources. The management is not satisfactory." Similarly, T2 highlighted:

*In our school, the responsible bodies lack a clear idea of how to effectively manage EMI implementation. They pressure teachers to implement EMI successfully without providing the necessary resources. As a result, teachers often gather, create, and use locally available materials themselves and turn to Google for content when they are uncertain.*

The statements from T8 and T2 illustrate the challenges faced in implementing English as a Medium of Instruction (EMI) due to insufficient and unclear support from responsible bodies. T8 notes that while some support is provided, there is a significant lack of clarity on how to effectively utilise the available resources, resulting in unsatisfactory management of the EMI program. Similarly, T2 points out that the responsible bodies not only lack a clear strategy for managing EMI but also place undue pressure on teachers to achieve success without supplying the necessary resources. Consequently, teachers are forced to rely on their own initiative, creating and using locally available materials and seeking additional content online. This highlights a disconnect between the expectations set for EMI and the practical support provided, leading to challenges in delivering effective instruction and managing the implementation process.



In summary, the study conducted in Suryodaya Municipality, Ilam district, explores the challenges of implementing the EMI basic level in community schools. Teachers predominantly use a mix of English and Nepali in their teaching despite recognising the importance of EMI for enhancing English language skills. Challenges identified include limited English proficiency among teachers, insufficient training and resources, diverse classroom dynamics, assessment difficulties, and inadequate support from educational stakeholders. Additionally, the limited use of English outside the classroom and parental involvement issues further complicate EMI implementation. Addressing these challenges is crucial for effectively integrating EMI in Nepal's basic-level community schools and improving educational outcomes.

### Challenges Faced by Students while Implementing EMI

In Nepal, English is taught and utilised as a foreign language, and it becomes more challenging when the foreign language is applied as the medium for instruction in a multilingual classroom context. We gathered the data from the basic level in the community school of Suryodaya Municipality, where the English language is being implemented as a medium of instruction. They were all glad that their schools had adopted EMI. Despite this, they are facing many challenges while learning through the medium of the English language.

In Suryodaya Municipality's community schools, where English has been adopted as a Medium of Instruction (EMI), students have reported several challenges that hinder their learning experience. While they acknowledge the value of EMI, many struggle with issues such as the fear of making mistakes in English, difficulty completing assessments, and limited exposure to the language—factors that impede their academic progress.

Through their written responses on paper-based questions, students expressed various concerns. For instance, one of the students (Rakesh) mentioned, *"I usually have a fear of making mistakes while speaking and writing in the English language."* While another student (Prashansa) responded, *"I can't complete my assessment because of a language problem"* Likewise, another student (Sunita) noted, *"We speak English in the classroom, but outside the classroom, we do not have an English-speaking environment."* It shows that the lack of an English-speaking environment outside the classroom limits their exposure to the language. Similarly, another student (Prayash) pointed out, *"It is not easy to learn in the English language because I have learned all the subjects in Nepali except English, where the English teacher also uses the Nepali language to interact."*

Likewise, Manoj and Sofiya described their struggles with understanding and catching all the words spoken by the teacher in English. Roshan highlighted that receiving explanations in Nepali helps him grasp English content better, whereas Sanam and Rohit found it hard to learn academic subjects and understand content fully when taught in English. These responses collectively underscore the gap between the implementation of EMI and the practical challenges students face in adapting to this medium of instruction.

From the above-mentioned data, it can be assumed that students in community schools in Suryodaya Municipality are excited about using EMI. They appreciate this change because they see how it can help their education and future careers. However, despite their enthusiasm, they are facing several challenges in learning through English.

One significant challenge is the fear of making mistakes, as highlighted by Rakesh, which can

severely limit students' participation and engagement in class. Prashansa's difficulty in completing assessments due to language problems underscores the impact of limited English proficiency on academic performance. Additionally, Sunita points out that in the absence of opportunities to use English outside the classroom, students' exposure and practice, crucial for language acquisition. Prayash mentions the difficulty of transitioning from learning subjects in Nepali to English, particularly when even the English teacher uses Nepali for interaction, leading to confusion and slowing their adaptation to EMI. Manoj, Sofiya, and Rohit express significant difficulties in understanding English and grasping academic content, indicating that their current English proficiency may not be sufficient for EMI demands. Therefore, teachers should create a supportive classroom environment, offer additional language support, use bilingual resources, employ interactive learning techniques, and gradually increase the use of English while ensuring ongoing professional development.

### Strategies Applied to Overcome the Challenges

As we know, the implementation of EMI in diverse classrooms where English is learned as a foreign language gives rise to many challenges. Teachers apply various strategies to overcome these hurdles. One common measure that almost all of them apply is using the Nepali language to elaborate on content matters. A prevalent approach observed among the teachers is the use of the Nepali language to elaborate on content. This strategy helps to clarify and reinforce understanding of English-language material. As Teacher (T1) stated, *"I use the Nepali language or students' mother tongue."* This response indicates that T1 relies on the Nepali language to explain and elaborate on content, demonstrating a common practice among educators to support comprehension and facilitate effective learning in an EMI context. Likewise, T3 responded, *"I try to teach in simple Nepali language by giving many examples."*

From these responses, it becomes evident that the use of the Nepali language is a key strategy for ensuring students understand the subject content. The non-language teachers emphasise that understanding the content of their subject area is more important than language learning itself. This perspective aligns with the teachers' need to prioritise comprehension over linguistic accuracy when conveying complex subject matter.

In addition to using Nepali, teachers employ other strategies. Science teachers, for instance, use audio-visual devices and group work to enhance the effectiveness of teaching and learning. They believe that using audio-visual materials encourages students to work in groups to better understand the content. As T7 stated, *"I make use of the internet to gain more knowledge about the topic and learn how others present the content. Field trips also help the students understand and gain in-depth knowledge more easily and effectively."*

Moreover, English language teachers apply a task-based approach and make students present their work either in Nepali or English. They, too, rely on Nepali to summarise topics, as they feel more comfortable using their native language. As T9 explained, *"I use a task-based approach with sample presentation. The students are given model solutions to the problem and asked to do the*

*activities. Finally, if not possible, I translate or explain in the native language.”*

This shows that while the teachers aim to implement EMI, they must frequently use Nepali to ensure that students grasp the subject matter effectively, especially when resources or understanding are limited.

## DISCUSSION

The results of this study indicate that teachers and students of the basic level are facing numerous challenges in implementing EMI in community schools in Suryodaya Municipality. Challenges identified include limited English proficiency among teachers, insufficient training and resources, diverse classroom dynamics, assessment difficulties, and inadequate support from educational stakeholders. Additionally, the limited use of English outside the classroom, parental involvement issues, and a lack of adequate support from responsible sectors further complicate EMI implementation. Students also face challenges, including fear of making mistakes, insufficient English language exposure outside of class, challenges in transitioning from Nepali to English instruction, and difficulties in understanding academic content delivered in English.

To overcome these challenges, teachers apply various strategies, including using the Nepali language to elaborate content, using audio-visual materials, group work, field trips, and task-based approaches. Improving teacher training, resources and infrastructure, assessment tools, and parental involvement, as well as building trust for the quality of education provided in the community schools, are essential for the successful implementation of EMI in community schools. By addressing these challenges and adopting appropriate strategies, community schools can enhance the effectiveness of EMI, ensuring fair and accurate assessment of student learning, and ultimately improving educational outcomes. Since the objective of this research is related to language learning, we have chosen to view this study through the eyes of Vygotsky's Social Interaction Theory. Vygotsky views that learners learn through social interaction and scaffolding or support from the more knowledgeable other (MKO) and reach the zone of proximal development (ZPD), which is the level of knowledge beyond their present level. “The distance between the actual developmental levels as determined by independent problem solving and the level of potential development as determined through problem-solving under adult guidance, or in collaboration with more capable peers” (Vygotsky, 1978, p. 86).

These findings can be related to Vygotsky's Social Interaction Theory, which emphasises the importance of social interaction in the learning process. The challenges faced by teachers and students in implementing EMI indicate a lack of social interaction between levels of learners and supporters. Teachers who have limited English proficiency face a barrier to effectively connecting with their students and providing clear instruction. Additionally, students who lack English proficiency face similar barriers to understanding the content being taught in the class. Both teachers and students may benefit from increased interaction with support networks, including peers and educational stakeholders, to overcome these challenges and receive the necessary resources and training to succeed. Overall, the findings suggest that effective implementation of EMI in community schools requires a strong social support network and a focus on promoting social interaction in the learning process. Vygotsky's social interaction theory supports the result.

## CONCLUSION

Based on the analysis and interpretation of the results, the following conclusions have been derived from the available data and analysis.

The study titled “The Challenges in Implementing English as a Medium of Instruction” investigated the numerous obstacles faced by basic-level community schools in Suryodaya Municipality, Ilam district, in adopting English as a Medium of Instruction (EMI). The findings demonstrate that both teachers and students face significant challenges in this context. Key issues identified include limited English proficiency among teachers, inadequate training and resources, complex classroom dynamics, and insufficient support from educational stakeholders. Moreover, students experience difficulties such as fear of making mistakes, transitioning from Nepali to English instruction, and a lack of exposure to English outside the classroom environment.

To address these challenges, the study emphasises the need for comprehensive and sustained teacher training programs that enhance both language proficiency and pedagogical skills. Additionally, improving educational resources and infrastructure, along with fostering supportive community and parental involvement, are critical to creating an environment conducive to EMI. Implementing strategies such as using the Nepali language to clarify content, incorporating audio-visual materials, and adopting task-based learning can further strengthen the effectiveness of EMI practices.

Ultimately, the successful implementation of EMI requires a holistic approach that not only addresses the immediate linguistic and pedagogical needs but also involves systemic support from educational authorities and the broader community. Addressing these challenges is essential for improving educational outcomes and ensuring that EMI contributes to a more equitable learning environment. This study contributes to the ongoing discourse on EMI in multilingual contexts and underscores the importance of strategic interventions to make EMI a viable and effective instructional medium in community schools.

### **CONFLICT OF INTEREST**

The authors declared no conflict of interest.

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# CREDIT RISK MANAGEMENT IN THE COMMERCIAL BANKING SECTOR: REFLECTIONS FROM A HISTORICAL COMPARATIVE STUDY IN NEPAL

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## ABSTRACT

**Introduction:** Credit risk management underpins the stability and value creation of commercial banks, particularly in markets where capital markets are shallow and bank intermediation is dominant. This study provides a historical baseline of credit management in Nepal by comparing two large institutions— anonymised as Bank A (majority state-owned commercial bank) and Bank B (private commercial bank with foreign JV origins)—over FY 2006/07–2010/11. We assess liquidity, intermediation, profitability, asset quality, and the funding–lending–profit transmission to inform contemporary practice under evolving Nepal Rastra Bank (NRB) guidance.

**Methods:** A retrospective descriptive–comparative design was applied using audited, publicly available financial statements. Ratio analysis covered liquidity (e.g., cash & bank/ deposits), activity/efficiency (loan–deposit and loans/assets), profitability (ROA, interest income/interest expense, yield on loans, EPS), and lending–efficiency/asset–quality (NPL/loans, loan–loss provisions/loans). Pearson correlations examined links between deposits, loans, and net profit. Names are anonymised to mitigate legal/ethical risk; all figures are reported exactly as in source tables.

**Results:** Liquidity buffers were higher at Bank A (cash & bank/ deposits 0.216 vs 0.063; cash/ current deposits 0.948 vs 0.432; cash/savings 0.368 vs 0.172), while both banks' current ratios averaged <1 (Bank B 0.773, Bank A 0.634). Intermediation intensity was stronger at Bank B (loans/deposits 0.707 vs 0.402; loans/assets 0.610 vs 0.384). Profitability favoured Bank B (ROA 0.023 vs 0.014), though Bank A's average loan yield was higher (0.164 vs 0.112). Asset quality and risk costs were markedly better at Bank B (NPL/loans 0.012 vs 0.094; LLP/loans 0.003 vs 0.043). Funding translated more directly into profitable lending at Bank B (deposits↔loans  $r=0.941$ ; loans↔profit  $r=0.987$ ) than at Bank A (deposits↔loans  $r=0.631$ ; loans↔profit  $r=-0.355$ ).

**Conclusions:** Over 2006–2010, Bank B combined higher intermediation with lower measured credit risk and more reliable earnings transmission, whereas Bank A prioritised immediate liquidity and investments but bore higher risk costs and weaker lending–profit links. These

*contrasts highlight governance, underwriting discipline, and forward-looking provisioning as levers for stronger, more resilient credit management under NRB's current ECL-aligned regime.*

**Keywords:** credit risk management; commercial banking; Nepal; non-performing loans (NPLs); expected credit loss (ECL); profitability; return on assets (ROA); earnings per share (EPS); loan-loss provisioning; liquidity–intermediation trade-off; credit-risk principles; Nepal Rastra Bank (NRB); comparative study.

## INTRODUCTION

Credit is a contractual transfer of purchasing power today in exchange for repayment (principal plus interest) in the future (Fisher, 2006). In banking, credit risk—the possibility that a borrower fails to meet obligations—sits at the core of value creation and prudential oversight (Jesus & Gabriel, 2006). Global principles, originating with the Basel Committee's Principles for the Management of Credit Risk, emphasise that banks should identify, measure, monitor, and control credit risk across individual exposures and portfolios under board-approved policies, with independent review and supervisory evaluation—standards that continue to anchor sound practice (BCBS, 2000; 2025).

In developing economies with relatively shallow capital markets, commercial banks intermediate most savings and investment flows (Sa, 2006; Tyson, 2023). A large empirical literature associates better-functioning financial systems with stronger long-run growth by improving (i) information production and capital allocation, (ii) monitoring and corporate governance, (iii) risk sharing, (iv) savings mobilisation, and (v) transaction services (Makinde, 2016; Aghion et al., 2018; Levine, 2021). In Nepal, this intermediation operates within the prudential architecture set by Nepal Rastra Bank (NRB). Recent NRB guidance aligned with NFRS 9 embeds expected-credit-loss (ECL) concepts into classification, provisioning, and reporting, reinforcing forward-looking risk management within the supervisory regime (NRB, 2025).

Against this backdrop, the present study provides a historical baseline of credit management in Nepal's commercial banking sector over 2006–2010 using publicly available data for two large institutions anonymised as Bank A and Bank B. To manage legal/ethical risk, banks are anonymous in the manuscript narrative; however, public sources establish that Bank A is a majority state-owned legacy commercial bank (the Government of Nepal held about 51% as of 2024/25), while Bank B is a private commercial bank that began as Nepal's first foreign joint-venture (JV) bank. These institutional characteristics are referenced solely for context and do not imply any claims about current performance. The authors disclose that all analyses refer to historical, public information, and no statements are made about present-day practices or solvency.

Lending remains the mainstay of commercial banking, simultaneously generating earnings and risk (Machiraju, 2008; Jones et al., 2018). Effective credit management, therefore, requires, inter alia, a clearly articulated risk appetite; board-approved policies and well-defined granting criteria; portfolio limits (including single-name and connected-counterparty exposures); strong administration, measurement, and monitoring; arm's-length decision making; and independent, ongoing review—subject to supervisory evaluation and prudential limits consistent with international principles and NRB directives (Smithson, 2003; Hilbers et al., 2005; Bohn & Stein, 2009; Brown & Moles, 2014; NRB, 2020; 2025).

**Purpose of the study:** The objective is to assess how deposits were mobilised and utilised by Bank A and Bank B during 2006–2010 and what that implied for credit risk and profitability.

Specifically, the study (i) evaluates liquidity positions; (ii) examines the volume and composition of loans and advances; (iii) analyses the allocation of deposits across lending and investments; and (iv) investigates relationships among deposits, loans/advances, and net profit. A brief 2025 reflection then situates these historical findings within today's regulatory and market context, shaped by NRB's ECL-aligned guidance.

## **METHODS**

### **Study design and setting**

This is a retrospective, descriptive–comparative study of credit management in two Nepali commercial banks over FY 2006–2010 (five fiscal years). The design matches the article's objective of (i) documenting how deposits were mobilised and utilised; (ii) profiling liquidity, credit, investment, and profitability patterns; and (iii) relating these historical patterns to a short 2025 reflection (presented later, outside Methods). To manage legal/ethical risk, the banks are anonymised as Bank A (majority state-owned legacy commercial bank) and Bank B (private commercial bank with foreign–JV origins). Analyses are confined to historical public information.

### **Population, sample, and period**

The population is the set of licensed commercial banks operating in Nepal during the study window. A purposive sample of two banks (Bank A and Bank B) was selected to represent distinct ownership/heritage profiles that are salient in Nepal's banking history. The period of analysis spans five consecutive fiscal years, 2006–2010. Where reports followed the Nepali fiscal year (mid-July to mid-July), figures were treated consistently on a fiscal-year basis.

### **Data sources and collection**

Primary evidence consists of published annual reports of Bank A and Bank B (financial statements, notes, management discussion), complemented by Nepal Rastra Bank (NRB) publications (e.g., Banking & Financial Statistics, Unified Directives, relevant circulars) for category definitions and cross-checks. Where needed, older prospectuses, stock exchange filings, and archived disclosures were used to reconcile series. No non-public or confidential data was accessed.

Data were extracted to a structured spreadsheet with the following steps: (i) transcribe audited line items exactly as reported; (ii) standardize labels (e.g., “loans and advances,” “investment,” “deposits”); (iii) reconcile any restatements across years; (iv) flag obvious transcription anomalies for re-check against source PDFs; and (v) compute ratios from standardized components. All figures are in NPR and unadjusted for inflation (see Limitations).

### **Variables and measures**

Analyses emphasise credit-management outcomes observable in public financials. For each bank (b) and year (t), indicators and formulas are as follows.

#### ***Liquidity***

- i)  $\text{Current Ratio} = \text{Current Assets} / \text{Current Liabilities}$  (reported for completeness, though less diagnostic for banks).
- ii)  $\text{Cash \& Bank to Total Deposits} = (\text{Cash} + \text{Bank Balances}) / \text{Total Deposits}$ .
- iii)  $\text{Cash \& Bank to Current Deposits} = (\text{Cash} + \text{Bank Balances}) / \text{Current Deposits}$ .
- iv)  $\text{Cash \& Bank to Interest-Sensitive Deposits} = (\text{Cash} + \text{Bank Balances}) / \text{Savings Deposits}$  (operationalised as the most rate-sensitive category during the period).

#### ***Activity / Efficiency***

- i)  $\text{Loan-to-Deposit Ratio (LDR)} = \text{Loans and Advances} / \text{Total Deposits}$ .
- ii)  $\text{Loans to Total Assets} = \text{Loans and Advances} / \text{Total Assets}$ .

111) Investment to Deposits = Total Investment / Total Deposits.

### **Profitability**

- 1) Interest Income to Interest Expense = Interest Income / Interest Expense (spread proxy).
- 11) Return on Loans and Advances = Net Profit / Loans and Advances.
- 111) Return on Assets (ROA) = Net Profit / Total Assets.
- 111) Interest Yield on Loans = Interest Income / Loans and Advances.
- 111) Earnings per Share (EPS) = Net Profit after Tax / Weighted Average Common Shares Outstanding (reported where disclosed).

### **Lending Efficiency / Asset Quality**

- 1) Non-Performing Loans (NPL) Ratio = NPL / Loans and Advances (used when disclosed in the period's reports).
- 11) Loan-Loss Provision to Loans (LLP/Loans) = Loan-Loss Provision / Loans and Advances.  
*Note:* Where NPL series are missing or non-comparable, LLP/Loans is used as a consistent proxy for risk costs.

Line items are taken as reported in audited financial statements. If a label changes (e.g., consolidation of sub-categories) and the mapping is explicit in notes, a consistent series is constructed, and the change is documented.

### **Analytical approach**

The analysis proceeds in three layers:

#### **1. Descriptive profiles and trends**

For each indicator and bank, year-by-year values are presented alongside:

- 1) Arithmetic Mean = (sum of annual values) / N;
  - 11) Sample Standard Deviation = the square root of the average squared deviation from the mean;
  - 111) Coefficient of Variation (CV) = (Standard Deviation / Mean) × 100%.
- Linear time trends are summarised by ordinary least squares slopes of each indicator on year (estimated separately for each bank).

#### **2. Association among funding, credit, and profitability**

To address mobilisation and performance, Pearson correlations are computed between Deposits, Loans & Advances, and Net Profit within each bank and for a pooled panel with bank fixed-effects summaries.  $r^2$  values describe variance explained in bivariate fits. Given  $N = 5$  per bank, correlation magnitudes are interpreted cautiously and triangulated with trend evidence. For transparency, the probable error (P.E.) of  $r$  may be reported as  $P.E. = 0.6745 \times \sqrt{1 - r^2} / \sqrt{N}$  when useful for small-sample interpretation.

#### **3. Comparative assessment**

Bank A vs. Bank B comparisons emphasise differences in means (informally, due to small  $N$ ), relative variability (CV), and direction/magnitude of trend slopes for key ratios: LDR, Loans/Assets, Investment/Deposits, ROA, Interest Yield, LLP/Loans, and—where available—NPL/Loans.

No leverage, risk-weighted assets, or capital-adequacy metrics are modelled because consistent series were not the focus of the credit-management objectives for 2006–2010.

### **Data management, quality, and reproducibility**

A two-pass validation was applied. First, all computed ratios were re-checked against component numerators/denominators; second, any outliers triggered a return to the source page for

confirmation. All calculations are captured in a transparent workbook with formula cells visible. A de-identified dataset (Bank A/Bank B labels only) and the calculation workbook can be shared upon acceptance.

### Ethical considerations and disclosures

Only public documents were used; no confidential information was accessed. Bank identities are anonymised in the manuscript (Bank A/Bank B). The author's views are personal and do not represent the employer. The study makes no claims about present-day practices or solvency.

## RESULTS

Throughout this section, the two sample institutions are anonymised as Bank A (state-owned legacy commercial bank) and Bank B (private commercial bank with foreign-JV origins). All figures cover FY 2006/07–2010/11 and are reproduced exactly from the source tables; only names were anonymised.

### Liquidity position

*Table 1. Current Ratio (Bank B and Bank A)*

| Year    | Bank B         |                     |        | Bank A         |                     |         |
|---------|----------------|---------------------|--------|----------------|---------------------|---------|
|         | Current Assets | Current Liabilities | Ratios | Current Assets | Current Liabilities | Ratios  |
| 2006/07 | 17509.137      | 24817.790           | 0.91   | 17741.063      | 31164.963           | 0.57    |
| 2007/08 | 25988.555      | 33950.842           | 0.71   | 17178.295      | 33482.241           | 0.51    |
| 2008/09 | 31515.334      | 39854.024           | 0.79   | 27186.689      | 47178.989           | 0.58    |
| 2009/10 | 36787.150      | 47275.782           | 0.78   | 33702.235      | 45075.167           | 0.75    |
| 2010/11 | 42945.158      | 52167.906           | 0.82   | 37085.147      | 48683.083           | 0.76    |
| Average | Average        | Average             | 0.773  |                |                     | 0.634   |
| S.D     | S.D            | S.D                 | 0.043  |                |                     | 0.113   |
| C.V     | C.V            | C.V                 | 5.595% |                |                     | 17.891% |

Bank B's mean current ratio exceeded Bank A's, with lower variability; both averages remained below 1.0, reflecting banking-sector balance-sheet structure.

*Table 2. Cash & Bank Balance to Total Deposit Ratio*

| Year    | Bank B              |               |         | Bank A              |               |         |
|---------|---------------------|---------------|---------|---------------------|---------------|---------|
|         | Cash & Bank Balance | Total Deposit | Ratios  | Cash & Bank Balance | Total Deposit | Ratios  |
| 2006/07 | 1399.825            | 23342.285     | 0.060   | 7174.06             | 35829.760     | 0.200   |
| 2007/08 | 2671.141            | 31915.047     | 0.084   | 7117.29             | 39014.200     | 0.182   |
| 2008/09 | 3372.512            | 37348.255     | 0.090   | 9171.790            | 45194.232     | 0.203   |
| 2009/10 | 1400.097            | 46340.700     | 0.030   | 10141.280           | 42882.039     | 0.236   |
| 2010/11 | 2458.549            | 49608.376     | 0.050   | 12013.865           | 46808.435     | 0.257   |
| Average | Average             | Average       | 0.063   |                     |               | 0.216   |
| S.D     | S.D                 | S.D           | 0.025   |                     |               | 0.030   |
| C.V     | C.V                 | C.V           | 39.046% |                     |               | 13.942% |

Bank A maintained a higher cash-to-deposits cushion than Bank B across the period; Bank B's ratio dipped notably in 2009/10.



*Table 3. Cash & Bank Balance to Current Deposit Ratio*

| Year    | Bank B              |                 |         | Bank A              |                 |        |
|---------|---------------------|-----------------|---------|---------------------|-----------------|--------|
|         | Cash & Bank Balance | Current Deposit | Ratios  | Cash & Bank Balance | Current Deposit | Ratios |
| 2006/07 | 1399.825            | 3395.240        | 0.412   | 7174.06             | 7826.294        | 0.917  |
| 2007/08 | 2671.141            | 5284.368        | 0.505   | 7117.29             | 8178.393        | 0.870  |
| 2008/09 | 3372.512            | 5480.533        | 0.615   | 9171.790            | 9923.275        | 0.924  |
| 2009/10 | 1400.097            | 7904.619        | 0.177   | 10141.280           | 10942.415       | 0.927  |
| 2010/11 | 2458.549            | 5456.894        | 0.451   | 12013.865           | 10905.854       | 1.102  |
| Average | Average             | Average         | 0.432   |                     |                 | 0.948  |
| S.D     | S.D                 | S.D             | 0.162   |                     |                 | 0.089  |
| C.V     | C.V                 | C.V             | 37.440% |                     |                 | 9.381% |

Against current deposits, Bank A held a substantially stronger immediate liquidity buffer throughout.

*Table 4. Cash & Bank Balance to Saving Deposits Ratio*

| Year    | Bank B              |                |        | Bank A              |                |         |
|---------|---------------------|----------------|--------|---------------------|----------------|---------|
|         | Cash & Bank Balance | Saving Deposit | Ratios | Cash & Bank Balance | Saving Deposit | Ratios  |
| 2006/07 | 1399.825            | 10187.354      | 0.137  | 7174.06             | 23245.625      | 0.309   |
| 2007/08 | 2671.141            | 12159.966      | 0.220  | 7117.29             | 21284.329      | 0.334   |
| 2008/09 | 3372.512            | 14620.407      | 0.231  | 9171.790            | 31284.260      | 0.293   |
| 2009/10 | 1400.097            | 13783.585      | 0.102  | 10141.280           | 27313.755      | 0.371   |
| 2010/11 | 2458.549            | 14288.520      | 0.172  | 12013.865           | 22501.339      | 0.534   |
| Average | Average             | Average        | 0.172  |                     |                | 0.368   |
| S.D     | S.D                 | S.D            | 0.054  |                     |                | 0.097   |
| C.V     | C.V                 | C.V            | 31.62% |                     |                | 26.394% |

Relative to savings deposits, Bank A's cushion exceeded Bank B's on average, with a greater late-period increase.

### Activity/efficiency

*Table 5. Loans & Advances to Total Deposit Ratio*

| Year    | Bank B          |               |        | Bank A          |               |         |
|---------|-----------------|---------------|--------|-----------------|---------------|---------|
|         | Loan & Advances | Total Deposit | Ratios | Loan & Advances | Total Deposit | Ratios  |
| 2006/07 | 15545.778       | 23342.285     | 0.666  | 9756.16         | 35829.760     | 0.272   |
| 2007/08 | 21365.053       | 31915.047     | 0.669  | 10584.781       | 39014.200     | 0.271   |
| 2008/09 | 27589.933       | 37348.255     | 0.739  | 17614.898       | 45194.232     | 0.390   |
| 2009/10 | 32268.873       | 46340.700     | 0.696  | 23560.955       | 42882.039     | 0.549   |
| 2010/11 | 38034.097       | 49608.376     | 0.767  | 24671.281       | 46808.435     | 0.527   |
| Average | Average         | Average       | 0.707  |                 |               | 0.402   |
| S.D     | S.D             | S.D           | 0.044  |                 |               | 0.134   |
| C.V     | C.V             | C.V           | 6.232% |                 |               | 33.245% |

Bank B consistently deployed a larger share of deposits into loans than Bank A, implying more aggressive intermediation.