**Investment in Education in Nigeria: Barriers and Way Forward**

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**Abstract:** This paper discussed barriers to investment in education in Nigeria. Secondary data were used in the paper. The secondary data were gathered from print materials and online publications. The paper identified the poor implementation of national policy on funding of education, subsidy payment, debt servicing, corruption, insecurity problems, fall in national revenue and revenue loss as barriers to investment in education in Nigeria. Based on these problems identified, the paper hereby recommended that government at every tier should implement the National Policy on education financing in Nigeria. The government should remove the subsidy and reinvest the funds in education, health and other sector. The government should reduce the rate at which they are going for both foreign and local loans to reduce the debt rate of Nigeria. The government should employ anti-corruption legal and regulatory instruments to fight corruption in the education sector. Government should improve the finance and accounts systems in the Ministry of Education to strengthen management and audit to improve accountability at national and district levels.

**Keywords:** Education, Investment, Nigeria, Budget, Planning.

**Introduction**

Education as an activity is as old as man across cultures. It is therefore a concept that people have severally defined according to their perceptions. According to Emenike (2004), education is the acquisition of knowledge that tends to train and develop the individual. Education embraces not only school experiences but also indirect or incidental influences which help us to learn, such influences and activities affect our character, behaviours and perceptions.

Education is the process by which individuals are selected and assigned social roles while the the level of development in a society is dependent on the type (or quality) of education given to its members. Education is a continuous learning process through which members of a society acquire the requisite knowledge and skills to facilitate the effective performance of assigned social responsibilities (NOUN, 2012).

The importance of education in the development of any nation cannot be overemphasized. There is an increasing belief in the power of education to transform society. In Nigeria, education is viewed as an instrument of excellence for national development. Education is needed for the social, economic, political and technological transformation of the nation. It is education that can transform the economy of a country from where it is to where it should be. Therefore, for education to play its leading role in the development of a nation, it needs to be properly planned, taking into consideration the needs and aspirations of the citizenry, the social, cultural and technological changes as well as the impact of globalization on the growth and development of the country (Akpan, n.d).

Investment in education is as important as the plan for nation-building. It can boost the human capital assets of individuals, reforms the society and fosters economic advancement for increased welfare

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and livelihood. Using computing terms, the importance of education in the economy can be likened to a computer motherboard, which houses all other components within the system unit, as well as peripheral devices used in controlling the entire computer system (Odigwe, & Owon, 2019). In the same manner, education is the hub which connects all other sectors, serves as the processing or coordinating unit of the economy, is a veritable tool for expanding man's knowledge, competency and is a means for enhancing rapid poverty alleviation and economic productivity. Education also contributes immensely to technological development in terms of acquisition, adaptation, capital widening and deepening (Omotor, 2017; Offem, Aniah, Agunwa, & Owon, 2017; Odigwe, & Owon, 2019). An educated man is more efficient with a high degree of awareness, creative ideas, productive capacity and minimal waste.

Figure 1: Conceptual Outcomes of Investment in Education

Source: Ogunode & Ayoko (2023)

In recognition of the importance of access to education, Odigwe, & Owon, (2019) observed that national leaders and international development agencies met in 1990 in Jomtien, Thailand and committed themselves to universalizing access to primary schooling by the year 2000. Recognizing that the success of the access to education agenda requires a significant and well-targeted increase in financing, United Nations Educational, Scientific and Cultural Organization (UNESCO) declared a benchmark of at least 26% of total public expenditure on education. However, Nigeria despite being a member of UNESCO, allocates persistently below, 6% of her budget to education since the UNESCO Declaration in 1990 (Ifionu, & Nteegah, 2013; Ekaette, Owon & Agbo, 2019).

In a bid to ensure huge investment in education globally, the United Nations Educational, Scientific and Cultural Organization (UNESCO) recommended a benchmark of 15-26% of the annual budget for education. In addition, UNESCO commissioned the Education for All (EFA) (2000 – 2015) project to recommend funding for education by various countries (Bassey & Peter, 2017). In their recommendation, Education for All canvassed for a significant increase in education funding and the national government's financial commitment to accelerate growth in the sector. Yearly budgetary allocations to education at the subnational levels have been abysmally low, significantly trailing UNESCO's recommended benchmark of 15-26%. Kamau et al. (2017), noted that budget and the budgeting process is a framework within which nations and individuals align plans with a practical set of processes and procedures to meet specific goals. It provides a road map to the desired destination, with some degree of certainty, but successive governments have continuously allocated meagre sums to the education sector. The table below showed different countries’ annual investment in education in the year 2021.
Table 1: Countries’ Education Spending Ranking

<table>
<thead>
<tr>
<th>Countries</th>
<th>Education Spending (% of GDP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Honduras</td>
<td>24.60%</td>
</tr>
<tr>
<td>Uzbekistan</td>
<td>21.01%</td>
</tr>
<tr>
<td>Mongolia</td>
<td>19.40%</td>
</tr>
<tr>
<td>Kiribati</td>
<td>19.27%</td>
</tr>
<tr>
<td>Kyrgyz Republic</td>
<td>18.84%</td>
</tr>
<tr>
<td>Ukraine</td>
<td>18.68%</td>
</tr>
<tr>
<td>El Salvador</td>
<td>18.13%</td>
</tr>
<tr>
<td>Republic of Congo</td>
<td>17.88%</td>
</tr>
<tr>
<td>Morocco</td>
<td>16.86%</td>
</tr>
<tr>
<td>Philippines</td>
<td>16.62%</td>
</tr>
<tr>
<td>Sao Tome and Principe</td>
<td>16.58%</td>
</tr>
<tr>
<td>Cambodia</td>
<td>15.74%</td>
</tr>
<tr>
<td>Bhutan</td>
<td>15.71%</td>
</tr>
<tr>
<td>Eswatini</td>
<td>15.34%</td>
</tr>
<tr>
<td>Cabo Verde</td>
<td>15.11%</td>
</tr>
<tr>
<td>Cameroon</td>
<td>14.89%</td>
</tr>
<tr>
<td>Vietnam</td>
<td>14.82%</td>
</tr>
<tr>
<td>Lesotho</td>
<td>13.66%</td>
</tr>
<tr>
<td>Sudan</td>
<td>12.48%</td>
</tr>
<tr>
<td>Georgia</td>
<td>11.52%</td>
</tr>
<tr>
<td>Zambia</td>
<td>11.51%</td>
</tr>
<tr>
<td>Lao PDR</td>
<td>10.76%</td>
</tr>
<tr>
<td>Mauritania</td>
<td>10.49%</td>
</tr>
<tr>
<td>Bolivia</td>
<td>10.41%</td>
</tr>
<tr>
<td>Pakistan</td>
<td>10.24%</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>10.22%</td>
</tr>
<tr>
<td>Timor-Leste</td>
<td>7.47%</td>
</tr>
<tr>
<td>Angola</td>
<td>6.92%</td>
</tr>
<tr>
<td>Nigeria</td>
<td>5.14%</td>
</tr>
</tbody>
</table>

Source: https://www.macrotrends.net/countries/NGA/NGA/education-spending

From the above Table 1, For instance, Honduras, Uzbekistan, Mongolia, Kiribati, Kyrgyz Republic, Ukraine, El Salvador, the Republic of Congo, Morocco, and Philippines have spent 24.60%, 21.01%, 19.40%, 19.27%, 18.84%, 18.68%, 18.13%, 17.88%, 16.86%, and 16.62% of their annual budget (% of GDP) on education respectively and also, Sao Tome and Principe, Cambodia, Bhutan, Eswatini, Cabo Verde, Cameroon, Vietnam, Lesotho, Sudan, Georgia, Zambia, Lao PDR, Mauritania, Bolivia, Pakistan, Bangladesh, Timor-Leste, Angola, and Nigeria had the following spending on education;16.58%, 15.74%, 15.71%, 15.34%, 15.11%, 14.89%, 14.82%, 13.66%, 12.48%, 11.52%, 11.51%, 10.76%, 10.49%, 10.41%, 10.24%, 10.22%, 7.47%, 6.92% and 5.14%.

The table above revealed budgetary allocation to education for twenty-nine (29) countries in the year 2021. Fifteen counties met the UNESCO recommendation in their education spending while fourteen countries including Nigeria had their budgetary allocation to education below the UNESCO recommendation of 15% to 26% of GDP which is an indication that Nigerian investments in education have not met the UNESCO recommended 15%–26% of the annual national budget for about a decade now. The table 2 below showed the budgetary allocation for the education sector between the years 2010 and 2021 in Nigeria.
Table 2: Nigeria Education Spending - Historical Data

<table>
<thead>
<tr>
<th>Year</th>
<th>Education Spending (% of GDP)</th>
<th>Annual Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>5.14%</td>
<td>0.01%</td>
</tr>
<tr>
<td>2020</td>
<td>5.13%</td>
<td>-0.72%</td>
</tr>
<tr>
<td>2019</td>
<td>5.86%</td>
<td>-0.09%</td>
</tr>
<tr>
<td>2018</td>
<td>5.94%</td>
<td>-0.18%</td>
</tr>
<tr>
<td>2017</td>
<td>6.12%</td>
<td>-0.53%</td>
</tr>
<tr>
<td>2016</td>
<td>6.65%</td>
<td>-2.60%</td>
</tr>
<tr>
<td>2015</td>
<td>9.26%</td>
<td>0.22%</td>
</tr>
<tr>
<td>2014</td>
<td>9.04%</td>
<td>0.36%</td>
</tr>
<tr>
<td>2013</td>
<td>8.68%</td>
<td>0.13%</td>
</tr>
<tr>
<td>2012</td>
<td>8.55%</td>
<td>0.67%</td>
</tr>
<tr>
<td>2011</td>
<td>7.88%</td>
<td>1.71%</td>
</tr>
<tr>
<td>2010</td>
<td>6.17%</td>
<td>1.71%</td>
</tr>
</tbody>
</table>

Source: https://www.macrotrends.net/countries/NGA/nigeria/education-spending


The major issue in educational development is the shortage of funds (Ogunode & Akimki, 2023). One of the most serious problems threatening the survival of the educational system is the dwindling level of public funding in the face of rising demands and hence the rising cost of higher education (Ogunode, Chijindu & Jegede, 2022). This shortage of funds affects job performance and the growth of the institution. Educational institutions cannot perform optimally without funding. This situation calls for increased funding initiatives from both the government and educational stakeholders to sustain the tempo and growth of the education industry. The inability of the Nigerian government to objectively accept and implement the 15% -26% funding formula for education recommended by UNESCO impact negatively on the performance and sustainability of higher education. Thus, it has become obvious that Nigeria's neglect of the funding formula is detrimental to educational institution performance and development aspiration as quality performance is the veritable instrument for the sustenance of the education system (Onuma, 2016; Oweh, 2013; Ogunode, Johnson & Olatunde- Aiyedun, 2022).

On this note, Akinola (1990) and Ogunode, Akinyode, & Ayoko (2023) were worried about the funding situation and commented thus: “Education institutions are in dire need of money to cater for both their capital and recurrent needs. For a few years past, the budget has been cut back from year to year by the federal government. This cutback has affected both capital and recurrent expenditures. In many education institutions capital projects embarked upon a few years ago, are yet to be completed due to lack of adequate funds”. The problem of providing education funds for the administration and management of education has been an issue for a long time. Poor investment in education in Nigeria is caused by many factors. It is important to discuss the various barriers to investment in the Nigerian educational system and recommend solutions for the sustainability and development of education in Nigeria.

**Barriers to Investment in Education in Nigeria**

There are many barriers to investment in education in Nigeria. Some of the barriers include: poor implementation of national policy on funding education, subsidy payment, debt servicing, corruption, insecurity problems, fall in national revenue and revenue loses

**Poor Implementation of National Policy on Funding of Education**

The poor implementation of the National policy on education financing by all three tiers of
government has contributed to low investment in the Nigerian educational system. The FRN national policy (2013) in section eight stated that "Education is a capital-intensive social service, which requires adequate financial provisions from all tiers of government for successful implementation of its programmes. The government's ultimate goal is to make education free at all levels in addition to assistance from International and Local Development Partners, grants for research and other donor agencies. The financing of education is a joint responsibility of the Federal, State/FCT, Local Governments and the private sector. In this connection, the government welcomes and encourages the participation of local communities, individuals and organizations. Efforts towards the improvement in the funding of education at all levels shall include increased government investment in education to eliminate the deficiency in public investment between Nigeria and other Sub-Saharan and developing countries. At least 26% (UNESCO minimum standard recommendation) of the Federal, State and Local Governments' budget should be dedicated to funding education at all levels. Ogunode, Mcbrown, & Ukozor, (2022); Ogunode & Onize (2022); Ogunode, Onyekachi, & Ayoko, (2023) concluded that the inability of the Nigerian government to implement this policy as formulated is responsible for the poor investment in the education in Nigeria.

Subsidy Payment

Subsidy payment in Nigeria is another barrier to investment in the educational sector. Every year trillions of Naira are spent on oil subsidy payments. Daily Trust (2023) reported that available data has shown that last year (2022) alone, Nigeria spent about N3.27 trillion in subsidising petrol. This means that an average of N272 billion is spent monthly in keeping fuel subsidies monthly. Analysts have maintained that the process of subsidising the petroleum industry is hugely inefficient and does not complement the government's revenue drive, and has not alleviated the sufferings of low-income earners nor has it ended persistent fuel scarcity over the years. In another report, Daily Trust reported that adding an estimated N6trn spending on petrol subsidy between 2022 and June 2023 to the N13trn fuel subsidies cost, the amount would have reached N19trn in about 17 years. Recently, Chairman NEITI said, “Nigeria has spent over N13trn ($74bn) on fuel subsidies between 2005 and 2021. The figure in relative terms is equivalent to Nigeria’s entire budget for health, education, agriculture, and defence in the last five years, and almost the capital expenditure for 10 years between 2011 and 2020.”. In 2011, the payment was N1.9 trillion ($12.18 billion), N690 billion ($4.34 billion) in 2012, N495 billion (3.11 billion) in 2013, N482 billion ($2.92 billion) in 2014, N316.70 billion ($1.62 billion) in 2015, N99 billion ($0.39 billion) in 2016, N141.63 billion ($0.44 million) in 2017, N722.30 billion ($2.36 billion) in 2018, N578.07 billion ($1.88 billion) in 2019 and 134 billion ($0.37 billion) in 2020 (The cable, 2022). Ogunode, Audu & Muhammad,(2023); Ogunode, Ahmed & Ayoko (2023) stated that the subsidy payment yearly continues to increase while other sectors like health, education, agriculture, and capital projects continue to experience a decline in resources allocation to develop these sectors. The poor revenue generation and the large number of funds consumed by subsidy payments have made many Nigerians call for the stoppage of subsidy payments and re-directing the funds to other critical sectors that would stimulate social, economic and technological development. For instance, the Director General of the Budget Office of Nigeria, Ben Akabueze, submitted that the trillions of naira spent on fuel subsidies can be deployed to other creative sectors, particularly education (Punch, 2022d). World Bank as quoted by Punch (2022a) submitted that the cost of fuel subsidy in Nigeria exceeded the government's spending on health, education and social protection for Nigerians.

Debt Servicing

Investment in education in Nigeria is also affected by the annual huge national and state debt servicing. The Nigerian government budget is also known to be deficit yearly and trillions of Naira are expected to be borrowed to finance the budget. The continued increment in the debt servicing annually has affected investment in other critical sectors of the economy like the education sector. The World Bank has projected that debt servicing will gulp 723.4 per cent of the Federal Government's revenue in 2023. Ogunode (2022) noted that “debt servicing has surged over the past decade and is expected to continue increasing over the medium-term, crowding out productive.
spending.” The PUNCH (2022) reported that Nigeria’s public debt rose to N44.06tn in the third quarter of 2022, with the country struggling with a repayment burden. According to a press statement published on the website of the Debt Management Office, the total public debt stock rose from N42.84tn recorded in the second quarter to N44.06tn in the third quarter of 2022. Also, Business Day (2023) reported that the federal government of Nigeria spent N5.24 trillion on debt servicing between January and November 2022, compared with a capital expenditure of N1.88 trillion in the period. The total spending for the 11 months was N12.87 trillion.

Corruption

Corruption is another barrier to investment in the education sector in Nigeria. Corruption in the administration and management of education is consuming large sums of funds that are supposed to have been invested into education to fix some of the challenges and reposition the sector to its pride. Also, Daily trust (2022) reported that the Chartered Institute of Forensic and Investigative Professionals of Nigeria (CIFIPN) says 70 to 75 per cent of Nigeria’s national budget is lost to corrupt practices at all levels of governance in the country. CIFIPN president noted that brilliant budget ideas hardly translate to the actual implementation of the government’s laudable expenditure framework. She attributed this to “well-orchestrated systemic and endemic monumental corruption of the highest proportion.” Also, Premium Time (2019) reported that Transparency International says 66 per cent of the money Nigerian governments budgeted for education was stolen by corrupt officials. The group presented the report at its sub-regional meeting in Abuja as part of the policy papers on land corruption and corruption in education systems in West Africa. According to the report, “corruption is commonplace in education systems across the Economic Community of West African States (ECOWAS). “This affects education access, quality, inclusion and learning outcomes with devastating consequences, not only for national economic growth but also for the life chances of children, their families and communities,” the report said. The report highlighted Resource misallocation, corrupt procurement, exchange of sex for grades, examination malpractices, fake qualifications, teacher absenteeism, and corrupt recruitment practices as the various corruption risks and challenges facing education systems in all countries. Asiyai (2015); Acho, & Abuh, (2016); Ahmodu, & Sofoluwe, (2018); Akinola & Ogundode, (2022) concluded that corruption in the administration of education in Nigeria is responsible for the shortage of funds in the management of education. Ololube, (2016); Godwin (2017); Ogundode & Johnson (2021); Ogundode, Josiah, & Ajape (2021) acknowledged that corruption in education is responsible for a shortage of funds in the industry.

Insecurity Problems

Despite the huge investment deficit in education, the Federal Government has continued to spend more on security and debt servicing due to the rising insecurity and debt profile of the country. While the Federal Government budgeted N2.98tn for defence and security and N6.31tn for debt service, only N1.24tn was budgeted for infrastructure in the 2023 approved budget. This shows that 13.4 per cent of the entire N21.83 budget is to tackle insecurity, 28.9 per cent is to service debt, and only 5.7 per cent is for infrastructure (Punch, 2023). The PUNCH reported that Nigeria budgeted a total of N11.18tn for security from 2015 to 2022 amid the persisting insecurity issue. Despite the high budgetary allocation, however, the country remains the second most attacked country globally by the Islamic State terrorist group. “Trillions of naira which would have been used for developmental projects have been wasted fighting insurgency and criminality. This is why both the perpetrators and their sponsors should have a rethink to release their stranglehold on our economy and advancement.” A report by the African Development Bank stated that high military expenditures in Nigeria and other African countries such as Mali, Burkina Faso, Niger, Ghana, and Senegal have weakened governments’ investments in critical sectors. According to the report, the Nigerian government and other African governments have a reduced capacity to invest in human capital, infrastructure, energy, and agriculture due to the high military expenditures. It read in part, “In response to heightened insecurity and violence, many African governments have increased military and security expenditures, diverting resources away from other development priorities. Military expenditure in
Africa was estimated at US$39bn in 2021, 7 per cent higher than in 2018 and 16 per cent higher than in 2011. Over the past decade, the biggest percentage increases in military expenditure occurred in the Sahel countries of Mali, Burkina Faso, and Niger Ogunode, Lawan, & Solomon (2021) agreed that insecurity spending in Nigeria has affected investment into other critical sectors of the economy like the health, education and infrastructure.

**Fall in National Revenue**

The continuous fall in the annual revenue of Nigeria for the past decade has affected investment in the education sector. The Nigerian economy is an oil-driven economy that is a mono-economy. Since the government’s main source of revenue was crude petroleum, any adverse impact of world trade on petroleum was bound to affect the fortunes of Nigeria. This was exactly what happens always. The government revenue fell drastically, and the funding of education began to suffer. Business Day (2023) report showed a breakdown of the federal government’s revenue for 2022 where the actual proceeds from oil between January and November was N586.71 billion, as against the N1.642 trillion earlier estimated. This represents a 35.7 percent performance, leaving a deficit of 64.3 percent (N1.056 trillion). At N2.09 trillion, non-oil tax revenues recorded a 123.3 percent performance. It exceeded the N1.693 trillion prorated estimate by 23.3 to the tune of N394 billion. John (2023) asserted that despite higher oil prices, oil revenue underperformed due to significant oil production shortfalls arising from oil production shut-ins resulting from pipeline vandalism and crude oil theft; and high petrol subsidy costs due to higher landing costs of imported products. Olowonefa, Ogunode, Ndoyebom, Olatunde-Aiyedun, & Jegede (2022) observed that the fall in national revenue in Nigeria from 2015 to 2022 has affected the funding of education. For the past decade now the educational budget has been unstable moving up and down. The figure obtained showed that the education budget in Nigeria has been on a downward trend in the past ten years. In 2011, education got N393.8 billion or 9.3 per cent of the total budget; N468.3 billion or 9.86 per cent in 2012; N499.7 billion or 10.1 per cent in 2013; N494.7 billion or 10.5 per cent in 2014; and N484.2 billion or 10.7 per cent in 2015. In 2016, the allocation was N369. 6 billion or 7.9 per cent of the total budget; N550. 5 billion in 2017, representing 7.4 per cent of the total budget; N605.8 billion in 2018 or 7.04 per cent; N620.5 billion or 7.05 per cent in 2019 and N671. 07 billion or 6.7 per cent in 2020 (Premium, 2021). In 2021, N742.5bn or 5.6% was allocated to education out of a budget of N13.6 trn and 2022 5.4% out of N17 trillion of 2022 budget. The budgetary allocation for education for ten years is not stable because of the rising and falling in the national revenue of the country. The upward and downward in the educational budget can be linked to the fall in the national revenue of the country. Ohiare Udebu, Sarafadeen and Abashi, (2022), and Ogunode and Onyekachi (2021) reported that the problem affecting the funding of education in Nigeria is the continuous shortfall in the government revenue over the years.

**Revenue Leakage**

Another factor that has contributed to poor investment in education in Nigeria is annual revenue leakages. Vanguard (2022) reported that Nigeria is estimated to be losing about $4 billion annually to oil theft and pipeline vandalism. Also, Tribune (2023) reported that the Speaker of the House of Representatives of Nigeria expressed grave concern over the report indicating that Nigeria may lose over $23 billion in the 2023 fiscal year to crude oil theft. “The Oil and Gas sector (particularly crude oil) is still the mainstay of Nigeria’s economy accounting for 95% of the country’s foreign exchange earnings and 80% annual of budgeted revenue. While Crude Oil daily production was put at 1.88 million barrels in the year 2022, this figure was never met with production dropping below 1 million barrels during the year with significant revenue losses to the country. Olowonefa, Ogunode & Ohibime, (2022) and Añote, Adekanle, Omache, & Ogunode (2023) submitted that revenue losses in Nigeria have affected spending on education and other critical sector.

**Conclusion and Recommendations**

The investment in the education sector for the past decade has not met the UNESCO 15%-26% recommendation for education. It is worse to know that budgetary allocation to the education sector
has always been below the 10% of the national budget. This paper examined barriers to investment in education over the years in Nigeria. The paper concluded that poor implementation of national policy on funding of education, subsidy payment, debt servicing, corruption, insecurity problems, fall in national revenue and revenue loss as barriers to investment in education in Nigeria. Based on these problems, the paper hereby recommended the following:

1. Government at every tier of government should implement the National Policy on Education financing in Nigeria;
2. The government should remove the subsidy and reinvest the funds in education, health and other critical sectors
3. The government should reduce the rate at which they are going for both foreign and local loans to reduce the debt rate of Nigeria;
4. The government should employ anti-corruption legal and regulatory instruments to fight corruption in the education sector. Government should improve the finance and accounts systems in the Ministry of Education to strengthen management and effective auditing to improve accountability at national, state and local government levels;
5. The government should address all issues fueling insecurities in Nigeria and solve the problem once and for all. This will reduce the huge investment taken by insecurity yearly;
6. The government should block all revenue leakages in Nigeria and ensure that full revenue is accrued to the government.
7. The government should diversify the economy. This will help to increase the sources of revenue for the governments.

References


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