

8WLOLJDWLRQ RI 931 VQ 8QL

DV D 5HGXFWRQ RI 5L

5DGX (PLO &<%

+LJKHU HGXFDWLRQ VHWWLQJV KDYH XQLTXH VHFUXLWV

UREXVW VHFUXLW\ SURJUDPV \HW IDFXOW\ DQG VWDII IUHT

HYHQWV LQ RWKHU VWDWHV DQG FRXQWULHV )UHTXHQW V

DVVHWV DWZKHQWRBLIDFXOW\ DQG VWDII XVH SXEOLF :L)L

931 XVDJH LQ D XQLYHUVLW\ VHWWLQJ SDUWLFXODUO\ ZKH

HPSKDVLLQJ WKH ULVNV RI WKH XQLYHUVLW\ DQG LWV UHV

EHKDYLRU