Vol.6 Iss.3 2025 Economics & Management Review
https://doi.org/10.37420/j.emr.2025.027

Green Finance Supports the High-Quality Economic Development of Jiangxi Province

Chunlian Zhang[1,*],Xinyao Song[2],Luojing Ruan[3]
Jiangxi University of Water Resources and Electric Power, Nanchang, Jiangxi, China
***Corresponding author, E-mail: 282122246@qq.com**

Abstract:
Green finance serves as a crucial bridge connecting economic development and ecological civilization construction, and it is an important tool for supporting the high-quality economic development of Jiangxi Province. Jiangxi has made innovations and breakthroughs in the green finance policy system, products, and standard system. Green finance contributes to the establishment of a green, low-carbon, and circular economic development system, thereby supporting the high-quality economic development of Jiangxi in five aspects: innovation, coordination, green development, openness, and sharing. However, in the process of supporting Jiangxi's high-quality development, green finance inevitably faces shortcomings in policy coordination, product and service innovation, standard unification and supervision effectiveness, coordination among various participants, and talent reserve. To address these issues, this paper proposes the following suggestions: improve top-level design and strengthen the coordination of green finance policies; take Ganjiang New Area as the core to enhance the innovation and promotion of products and services; further improve the green finance standard system and supervision system; establish an information sharing mechanism to increase the coordination among various participants; and strengthen the cultivation of green finance talents to build a high-quality green finance talent team.

Keywords:
Green Finance, High-quality Development, Green Credit, Financing Costs

1. Introduction

Jiangxi Province is the only province in China where all prefecture-level cities have been awarded the title of "National Forest City". The province's forest coverage rate remains stable at 63.1%, the green space rate in built-up urban areas reaches 42.1%, and the proportion of days with good air quality exceeds 80%. Against the backdrop of remarkable achievements in ecological civilization construction, Jiangxi achieved a gross regional product (GRP) of 1.39772 trillion yuan in the first half of 2021, with a year-on-year growth rate of 12.9% and an average two-year growth rate of 6.7%—ranking fifth in China. This indicates significant progress in economic construction. How to preserve the "lucid waters and lush mountains" while realizing the "gold and silver mountains" is the goal and key to Jiangxi's high-quality economic development, as well as an urgent need of the people in Jiangxi.

High-quality economic development is an important strategic arrangement made by the 19th National Congress of the Communist Party of China in terms of economic and ecological civilization construction, mark-

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

ing China's transition from a stage of high-speed growth to a stage of high-quality development. To achieve high-quality economic development, it is essential to implement the new development concepts proposed by General Secretary Xi Jinping—innovation, coordination, green development, openness, and sharing. The "establishment of a sound green, low-carbon, and circular economic system" proposed in the report of the 19th National Congress points out the direction for high-quality development in the new era and is an indispensable path to high-quality economic development. Green finance is a key tool for building such an economic system and achieving high-quality economic development, acting as a bridge between economic construction and ecological civilization construction. Green finance refers to financial services provided to support economic activities that improve the environment, address climate change, and promote resource conservation and efficient utilization. Specifically, it covers investment and financing, project operation, and risk management for projects in fields such as environmental protection, energy conservation, clean energy, and green transportation.

On April 23, 2021, the CPC Central Committee and the State Council issued the Opinions on Promoting High-Quality Development in the Central Regions in the New Era, pointing out the direction for Jiangxi's high-quality economic development. On July 8, 2021, the People's Government of Jiangxi Province released the Several Measures on Accelerating the Establishment of a Sound Green, Low-Carbon, and Circular Economic System, specifying the specific implementation paths for Jiangxi's high-quality economic development. For Jiangxi, the key lies in using green finance to build a green, low-carbon, and circular economic system, thereby realizing high-quality economic development. This will not only enhance the "lucid waters and lush mountains" as its inherent advantage but also improve the quality of the "gold and silver mountains", contributing to the creation of a "Jiangxi Model" for a beautiful China.

2. Current Status of Green Finance Development in Jiangxi

On June 23, 2017, seven departments including the People's Bank of China jointly issued the Overall Plan for the Construction of the Green Finance Reform and Innovation Pilot Zone in Ganjiang New Area, Jiangxi Province, marking the official establishment of the Green Finance Reform and Innovation Pilot Zone in Ganjiang New Area, Jiangxi. Benefiting from the establishment of this pilot zone, Jiangxi's green finance has received policy support at the national level and achieved rapid development. In 2020, Jiangxi's green finance development index ranked 4th in China, remaining among the top 5 for three consecutive years.

2.1 Establishment of Jiangxi's Green Finance Policy System

The People's Government of Jiangxi Province has issued a series of policy documents to support the development of regional green finance. In 2017, two policy documents were formulated to promote the development of green finance in Jiangxi: the 13th Five-Year Plan for the Construction of a Green Finance System in Jiangxi Province (issued on September 22) and the Implementation Opinions of the People's Government of Jiangxi Province on Accelerating the Development of Green Finance (issued on November 23). On January 11, 2018, the Implementation Rules for the Construction of the Green Finance Reform and Innovation Pilot Zone in Ganjiang New Area was released, providing a specific implementation plan for green finance in the pilot zone. The above policy documents define the overall plan, implementation rules, and certification

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

standards of Jiangxi's green finance from the perspective of top-level design, jointly forming Jiangxi's green finance policy system.

2.2 Current Status of Green Finance Product Development in Jiangxi

Green financial instruments include green credit, green bonds, green funds, green insurance, and carbon financial products.

First, green credit is the green financial product with the largest financing scale among financial instruments. By the end of 2020, the balance of green credit in the province reached 302 billion yuan, an increase of 27.31% compared with 237.2 billion yuan in 2019, and the annual carbon dioxide emission reduction reached 43.99 million tons.

Second, green bonds are the second-largest green financial instrument in terms of financing scale. Since Jiangxi Bank issued Jiangxi's first and China's first "non-pilot issuance" green financial bond in July 2016, as of June 30, 2021, Jiangxi has issued a total of 42 green bonds with an aggregate issuance scale of 35.788 billion yuan. Among them, the People's Government of Jiangxi Province issued China's first green municipal special bond in 2019.

Third, green industry funds are another important green financial instrument. The total scale and actual received amount of the Green Industry Investment Fund in Ganjiang New Area, Jiangxi, are 52.798 billion yuan and 21.83 billion yuan respectively, ranking first among all green finance reform and innovation pilot zones.

Fourth, in January 2018, four departments including the Financial Office of the People's Government jointly issued the Construction Plan for the Green Insurance Innovation Pilot Zone in Ganjiang New Area, laying a policy foundation for the development of green insurance. Pilot projects have been carried out in compulsory pollution liability insurance, technology insurance, patent insurance, catastrophe insurance, and food safety liability insurance. Among them, the innovation of the "meteorology + price" comprehensive income insurance ranks among the top in China.

Fifth, carbon financial instruments are one of the important innovations in green financial products. The Jiangxi Carbon Emission Trading Center was approved for establishment in 2016. As a government-led and market-oriented legal institution for carbon emission rights trading in Jiangxi, its main businesses include carbon emission quota trading, national certified voluntary emission reduction trading, carbon financial product development, carbon-related investment and financing services, and other energy-saving and emission-reduction-related businesses permitted by carbon laws and regulations. Fuzhou City is one of the two national pilot cities for the ecological product value realization mechanism. Seizing the opportunity of the pilot project, Fuzhou has actively promoted the development of forest carbon sink trading and established the Fuzhou Forward Forestry Carbon Sink Equity Asset Market.

2.3 Jiangxi's Green Finance Standard System

The 13th Five-Year Plan for the Construction of a Green Finance System in Jiangxi Province clearly states the need to "establish a green rating system and a public welfare environmental cost accounting and impact

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

assessment system", which means establishing a unified green finance standard system—an essential benchmark for conducting green finance work.

In terms of green credit, in August 2017, the former Jiangxi Banking and Insurance Regulatory Bureau issued the Interim Measures for the Assessment and Differential Supervision of Green Credit Work, implementing differential supervision on green credit work and comprehensively considering the environmental benefits and environmental impacts of green credit.

In terms of enterprise rating, on January 18, 2019, Ganjiang New Area released three measures: the Measures for the Identification and Evaluation of Green Enterprises in Ganjiang New Area, the Measures for the Identification and Evaluation of Green Projects in Ganjiang New Area, and the Guidelines for Environmental Information Disclosure of Enterprises in Ganjiang New Area. Based on the comprehensive environmental benefits of enterprises, green enterprises are classified into four levels: "dark green, medium green, light green, and non-green", which accurately portrays the environmental risks of green enterprises.

In terms of green bills, on March 25, 2020, the Nanchang Central Sub-branch of the People's Bank of China formulated the Guidelines for the Identification and Management of Green Bills in Jiangxi Province (Trial Implementation)—China's first green bill standard, which standardizes the identification standards, identification procedures, and business management of green bills.

In terms of green trusts, AVIC Trust in Jiangxi actively cooperated with the China Trustee Association in 2019 and took the lead in formulating the Guidelines for Green Trusts in the trust industry, promoting the standardization of green trusts.

In terms of green bonds, on September 25, 2020, Ganjiang New Area released the Research Report on the Issuance Standard Framework of Green Municipal Bonds, which is based on Jiangxi's practical experience in issuing China's first green government bond. Through the above four aspects, Jiangxi has actively explored a unified regional green finance standard system, providing "Jiangxi Experience" for the formulation of national green finance standards.

3. Mechanism of Green Finance Supporting Jiangxi's High-Quality Economic Development

The five dimensions of high-quality economic development—innovative development, green development, coordinated development, open development, and shared development—correspond to the subsystems of the green, low-carbon, and circular economic system, namely the green technology innovation system, production system, circulation system, consumption system, and green-upgraded infrastructure system. High-quality economic development is the goal supported by green finance, while the green, low-carbon, and circular economic system is the specific path to achieve high-quality economic development. Lahatt and White (2002) argued that green finance can provide financial support for the green economy and promote sustainable development by offering innovative green financial instruments. Therefore, green finance supports Jiangxi's high-quality economic development by promoting the establishment of a green, low-carbon, and circular economic system in the province.

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

3.1 Green Finance Supports Innovative Development

The development of green finance can encourage enterprises to assume social responsibilities, reduce the financing costs of environmental protection enterprises, and further stimulate green innovation in these enterprises (Wang Xin and Wang Ying, 2021). Specifically, green finance can provide financial support for the research and development of green and low-carbon technologies, reduce information asymmetry, build a patent trading platform, and promote the transformation of scientific and technological achievements. Furthermore, it is necessary to adhere to market orientation, improve the supply of the green finance market, innovate products and services in the green finance market (Wang Xiaoyan, 2020), and build a market-oriented green technology innovation system to achieve the goal of innovative development.

3.2 Green Finance Supports Coordinated Development

By guiding financial resources to flow from high-energy-consumption and high-pollution industries to low-carbon, environmental protection, and energy-saving industries, green finance promotes the survival of the fittest among industries. High-energy-consumption, high-pollution, and high-emission enterprises are encouraged to transform and upgrade, while low-carbon, environmental protection, and green enterprises receive corresponding financial support. On one hand, this helps solve the problem of overcapacity, promote the green transformation of industry, reduce pollution emissions, and increase investment in environmental protection. On the other hand, it supports the development of green industries, i.e., promoting the green development of agriculture, the green upgrading of the service industry, and the expansion of the green environmental protection industry, thereby optimizing the regional industrial structure (Zhang Fang, 2020). In addition, it provides financial support for the green and intensive development of development zones and industrial clusters. The above aspects contribute to the establishment of the production system of the green, low-carbon, and circular economic system, thereby achieving the goal of coordinated development.

3.3 Green Finance Supports Green Development

The rise and development of green finance are accompanied by the deepening of the concept of green environmental protection—consumers pursue a low-carbon lifestyle, producers engage in green production, investors require ESG (Environmental, Social, and Governance) investment, and regulatory authorities focus on environmental performance. For consumers, green product consumption, advocating a green and low-carbon lifestyle, and recycling renewable resources have become a new trend. At the same time, environmental protection departments encourage and support green consumption, providing effective guarantees for the green economy (Zhou Xinying, 2019). Consumers' daily behaviors have contributed to the consumption system and circulation system of the green, low-carbon, and circular economic system. Combined with the guarantees from environmental protection departments, this helps achieve the goal of green development.

3.4 Green Finance Supports Open Development

On April 13, 2020, the Jiangxi Inland Open Economic Pilot Zone was approved for establishment by the State Council. Green finance supports the development of this pilot zone by providing corresponding financial support to build a more green and environmentally friendly open economic pilot zone. On one hand, by optimizing the layout of urban logistics infrastructure, vigorously developing water transportation and rail-

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

way transportation, and building a more complete cold chain logistics system, a more sound green logistics system is constructed. On the other hand, green finance promotes the "going global" of emerging industries such as high and new technologies, low-carbon environmental protection, introduces international advanced environmental protection standards for production, and carries out certification for green products such as energy-saving and low-carbon products, thereby establishing a more competitive green trade system. In addition, green finance strengthens regional communication and exchanges by attracting green investment, promoting the development of green trade and logistics, and facilitating green economic exchanges. This boosts the development of the Jiangxi Inland Open Economic Pilot Zone and ultimately builds a more export-oriented, open, and green circulation system to achieve the goal of open development.

3.5 Green Finance Supports Shared Development

Green finance supports the implementation of relevant policies and plays a positive role in improving green infrastructure. First, it improves the construction of urban and rural infrastructure, promotes the green upgrading of Jiangxi's urban and rural environmental infrastructure, and advances the realization of rural revitalization (Xie Xusheng and Yan Siping, 2021), which is conducive to the creation of beautiful cities, civilized cities, and hygienic cities. Second, it accelerates the deployment of new energy infrastructure, vigorously promotes the construction of new energy in Jiangxi, and promotes the low-carbon transformation of the province's energy system. Third, it supports the promotion of the "transportation + energy" model and provides financial support for green transportation in Jiangxi, such as the construction of green highways, green ports, green airports, and ecological waterways. Through the above three aspects, green finance contributes to the construction of a green, inclusive, and shared infrastructure system, ultimately achieving the goal of shared development.

4. Problems in Green Finance Supporting Jiangxi's High-Quality Economic Development

4.1 Defects in Green Finance Policy Coordination

Policy guidance can integrate policy resources, financial resources, private resources, and environmental resources to coordinately promote the development of green finance. Therefore, the main bodies of green finance policies include not only the People's Bank of China, banking and insurance regulatory bureaus, and provincial financial offices but also departments such as the Department of Finance, the Provincial Development and Reform Commission, and the Department of Ecology and Environment. Only with the joint support of all these departments can policy synergy be formed. However, at present, various departments only perform their own duties, failing to form policy synergy or play a role in guiding various resources to promote the development of green finance.

Although the current institutional design has promoted green finance work to a certain extent, there are still problems in the top-level design in terms of coordination, effectiveness, and sustainability. For environmental protection projects, there is a lack of supporting fiscal subsidies, tax incentives, and fund tracking mechanisms, which fails to encourage the implementation of environmental protection projects and supervise

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

project execution. For financial institutions, there are no corresponding external incentives to enhance their enthusiasm for participating in green finance. For enterprises, there is a lack of effective financial support mechanisms and continuous information disclosure mechanisms, which cannot effectively and continuously encourage enterprises to engage in the green economy or supervise their environmental risks.

4.2 Insufficient Innovation in Green Finance Products and Services

Currently, Jiangxi's green finance products are mainly concentrated on green credit, green bonds, green insurance, and green funds. While certain green trusts and carbon financial products are also available, innovations are mainly focused on green bonds, green insurance, and carbon financial products. Among these, only green bonds have a relatively large financing scale, and there are few other green financial products available for selection. In addition, green financial services are not mature enough, which greatly limits the development and business expansion of green finance.

4.3 Lack of Unified Green Finance Standards and Imperfect Supervision System

Although Ganjiang New Area has issued a number of policy documents on green finance standards and achieved remarkable results as a green finance reform and innovation pilot zone, these pilot achievements have not been promoted across the province. Major financial institutions still use their own experience-based standards, and there is a lack of correct guidance for these institutions, leading to conflicts in green finance work. Furthermore, in the existing innovation of green finance standards, there is still a lack of standards for ecological asset valuation, information disclosure, credit rating, fund flow, and project evaluation, and no corresponding policies have been issued to unify them.

At present, the supervision of green finance work by regulatory authorities is mostly limited to the field of green credit, while supervision in other financial fields still relies on previous supervision experience, emphasizing supervision results rather than the supervision process. There is a lack of continuous, effective, and long-term supervision of projects, enterprises, and financial institutions engaged in green finance work. How to give full play to the role of regulatory authorities to promote the healthy and stable development of Jiangxi's green finance is an important supervision issue.

4.4 Lack of Coordination Mechanism Among Green Finance Participants

The participants in green finance mainly include government departments, regulatory agencies, financial institutions, enterprises, social investors, and third-party financial service institutions, which together form a complex green finance system. Within this complex green finance system, the lack of a coordination mechanism makes it impossible to reach a consensus, implement green finance work, and achieve the goal of high-quality development. The absence of an information sharing platform among participants prevents the accurate, comprehensive, reasonable, and timely portrayal of credit risks, financial risks, and environmental risks of green enterprises and green projects. As a result, green finance policies cannot be implemented, the enthusiasm of financial institutions and enterprises to participate in green finance is suppressed, regulatory authorities cannot conduct accurate supervision, and third-party financial service institutions cannot provide corresponding services.

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

4.5 Insufficient Reserve of Green Finance Professionals

Jiangxi's green finance has not been developed for a long time, and its depth and breadth are insufficient. There is a shortage of professionals specializing in green finance, and green finance work mainly relies on marketing personnel from financial institution outlets, especially commercial banks, who engage in green finance mostly based on marketing experience. In addition to the lack of professionals, green finance intermediary service institutions are also scarce, and the supporting training mechanisms for green finance talents are insufficient, which hinders the development of Jiangxi's green finance.

5. Policy Suggestions for Green Finance Supporting Jiangxi's High-Quality Economic Development

5.1 Improve Top-Level Design and Strengthen Green Finance Policy Coordination

First, increase external incentives for green finance. Improve fiscal support for high-quality economic development, provide fiscal subsidies for the green economy and green projects, offer government guarantees to reduce the financing costs of enterprises, and encourage enterprises to participate in green project construction. Strengthen external incentives for financial institutions participating in green finance to mobilize their enthusiasm.

Second, improve the green finance market. Encourage the listing of various green financial products, expand the scope of the green finance market, and build a unified and multi-level green finance market system.

Third, expand the participants in green finance. Encourage non-bank financial institutions such as securities companies, trust companies, and insurance companies to participate in green finance, and motivate more enterprises to engage in green project construction.

Fourth, strengthen the coordination of green finance policies. Government departments should not be limited to performing their own duties in green finance work; instead, one department should take the lead in coordinating the relationships between policies of various departments and fully mobilize government resources, financial resources, private resources, and environmental resources. The coordinated advancement of green finance policies by various departments will help build a green, low-carbon, and circular economic system and realize Jiangxi's high-quality economic development.

5.2 Take Ganjiang New Area as the Core to Enhance the Innovation and Promotion of Products and Services

First, improve the green finance market system and innovate green financial products. Based on existing products such as green credit, green bonds, green industry funds, and carbon finance, continue to expand the depth and breadth of the existing green financial instrument market. At the same time, develop new green financial products, encourage innovations in green credit products, green insurance products, carbon-neutral funds, climate bonds, climate credit products, and other carbon financial products as well as related green financial services to meet diversified green finance needs.

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

Second, promote financial technology to support green finance and strengthen the construction of green finance infrastructure. Accelerate technology R&D, promote the in-depth integration of financial technology and green finance, and build a modern, unified, and timely green finance service platform.

Third, rely on Ganjiang New Area to promote the innovation and promotion of green finance products and services. Promote the mature experience of green development in Ganjiang New Area to the whole province, and enhance the competitiveness of green finance products and services in Jiangxi.

5.3 Further Improve the Green Finance Standard System and Supervision System

In terms of green finance standards, unifying the provincial green finance standards is the prerequisite and foundation for the development of green finance in Jiangxi. First, apply the mature green finance standards of Ganjiang New Area to green finance work across the province to form a unified green finance standard system. Second, continue to improve green finance standards and accelerate the establishment of green finance standards in areas such as information disclosure, credit rating, and project evaluation based on the existing green finance standard system.

In terms of the green finance supervision system, improve the supervision system. First, establish risk awareness and build a risk prevention mechanism. Second, increase investment in regulatory technology and build a unified regulatory technology platform. Third, expand supervision from banking financial institutions to non-banking financial institutions and organize the evaluation of the green finance performance of financial institutions. Fourth, implement differential supervision, classify different green finance projects into different risk levels, and adopt targeted supervision measures.

5.4 Establish an Information Sharing Mechanism to Increase the Coordination Among Participants

Accelerate the establishment of a unified green finance database to accurately portray the environmental information and environmental risks of enterprises and projects participating in green finance in Jiangxi. Improve the green project database and build a climate investment and financing project database. Promote the construction of a unified green finance information sharing mechanism to accurately match the supply and demand of green finance (i.e., capital supply and demand), thereby strengthening the financing connection of green projects and promoting the support of green finance for clean energy and industrial environmental protection fields. This will facilitate the sharing and co-construction of green finance information, joint supervision, and evaluation across the province, thereby increasing the coordination among participants and mobilizing their enthusiasm.

5.5 Strengthen the Cultivation of Green Finance Talents and Build a High-Quality Green Finance Talent Team

On one hand, increase the training of green finance for financial practitioners, improve the green finance training system, and enhance the professionalism of practitioners. On the other hand, rely on local universities and financial research institutes in the province, strengthen exchanges and cooperation with well-known domestic financial universities and green finance research institutes, and establish local green finance research

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)

think tanks in Jiangxi to provide high-quality talent teams for green finance.

Funding

Sponsored Project: Jiangxi Province "14th Five-Year Plan" Social Science Planning Project "Green Finance Empowers the Poyang Lake Basin to Implement the 'Four Waters and Four Determinations': Internal Mechanism and Implementation Path" (Project No.: 23YJ35)

References

[1] Wang Xiaoyan. Developing Green Finance to Support Hunan's High-Quality Development[J]. China Market, 2020(13): 27-28.

[2] Wang Xin, Wang Ying. Research on Green Credit Policies Promoting Green Innovation[J]. Management World, 2021, 37(06): 173-188+11.

[3] Xie Xusheng, Yan Siping. Research on the Coupling Coordination Between Green Finance and High-Quality Economic Development in Fujian Province[J]. Journal of Fujian Business University, 2021(02): 36-44.

[4] Zhang Fang, Li Jinxiang, Sun Ce. Green Finance Investment and High-Quality Economic Development—Research on the Mediating and Moderating Effects of Industrial Structure Upgrading[J]. Zhejiang Finance, 2020(01): 59-69.

[5] Zhou Xinying. Research on the Mechanism and Path of Green Finance Serving High-Quality Economic Development[J]. Taxation, 2019, 13(34): 188-189.

[6] Lahatt S, White R. Environmental Finance: A Guide to Environmental Risk Assessment and Financial Products[M]. Canada: John Wiley & Sons, Inc, 2002.

© 2025 by the author(s); licensee Mason Publish Group, this work for open access publication is under the Creative Commons Attribution International License (CC BY 4.0). (http://creativecommons.org/licenses/by/4.0/)