

Problems and Countermeasures of Green Financial Market in Gansu Province

Zhuoyi Wu *

College of Arts, Humanities and Social sciences, The University of Edinburgh, Business school, 29
Buccleuch Place, Edinburgh, EH8 9JS

* Corresponding Author Email: 1911571131@mail.sit.edu.cn

Abstract. Green finance has become a crucial tool to assist countries and regions in inexperienced development. smartly developing inexperienced finance is Associate in Nursing intrinsic demand for active the idea of "Clear waters and green mountains are as good as mountains of gold and silver", promoting the development of ecological civilization, and a crucial live to attain the goal of "double carbon". Initiatives. inexperienced finance plays an important role in supporting the inexperienced and low-carbon transformation of Gansu's economy. Scientific and objective assessment of the event level of inexperienced finance in province, analysis of regional variations within the development of inexperienced finance in province, and identification of shortcomings and weaknesses area unit the key links to market the steady development of inexperienced finance in province. Therefore, constructing a in theory compatible, comprehensive, and integrated index system to assess the amount of inexperienced finance development in province and every town (state) is of nice sensible significance for deeply recognizing the muse of inexperienced finance development and exploring the trail of inexperienced finance innovation and development in province throughout the important amount of comprehensive inexperienced economic and social transformation.

Keywords: Green finance, Sustainable economic, Gansu finance.

1. Introduction

The global climate change situation is becoming increasingly severe, posing great challenges to sustainable economic and social development, and strengthening climate change mitigation and adaptation actions is a matter of great urgency. 2022, China will continue to unswervingly take the path of ecological priority and green development, and actively build a "1+N" policy system based on the goal of "dual-carbon", and make significant contributions to accelerating the international carbon neutralization process through practical actions. China will continue to firmly follow the path of ecological priority and green development, actively build a "1+N" policy system around the goal of "dual-carbon", continuously promote green and low-carbon economic and social transformation, and make important contributions to accelerating the process of international carbon neutrality through practical actions. Gansu Province is not only an important water conservation area of the Yellow River, but also an ecological security barrier in western China, undertaking the important ecological functions of water recharge, water conservation, wind and sand control, and biodiversity protection of the sources of major rivers in the country, and playing a pivotal strategic role in the national ecological security pattern. In the context of carbon peak carbon neutral, green development has become one of the important tasks of Gansu Province. 2022 In June, the Gansu province Provincial People's Government developed the "Gansu Provincial Carbon Peak Implementation Plan" [1], specializing in the implementation of energy inexperienced and low carbon transformation, energy saving, carbon reduction and potency, carbon peak within the industrial sector and different actions, robust and orderly and effective work to try and do a decent job of the province's carbon peak, promote the economical use of resources and inexperienced changes within the mode of production and life, to Accelerate the belief of economic and social inexperienced low-carbon high-quality development.

In the second chapter, this paper will analyze the problems of green financial development in Gansu Province from four perspectives: policy system, infrastructure, products and services, and

talent supply; the third part will address the problems and put forward countermeasures for the development of green finance in Gansu Province. The fourth part is the conclusion.

2. Problem Analysis of Green Finance Development in Gansu Province

2.1. Green Financial Policy System Needs to be Improved

The development of green finance requires the coordinated development of government departments, financial regulators and financial institutions, and a sound supporting policy system for green finance is an important guarantee for regulating green financial business and ensuring the commercial sustainability of green finance. As some government departments and financial institutions do not have a thorough understanding of green finance and do not grasp it comprehensively enough, the synergistic effect and incentive effect of green finance policies are limited.

2.1.1. Green Finance Top-level Design Needs to be Strengthened

First, Gansu Province's green financial policies and rural revitalization strategy lack effective articulation. Due to the strong externality of green inclusive financial support for rural revitalization projects, the market cannot effectively configure green financial resources, requiring strong external public policy intervention, but at present, Gansu Province has not yet formulated a special policy to promote green inclusive financial support for rural revitalization, and green financial support for rural revitalization lacks operational details [2]. At the same time, governments at all levels have not yet formulated green inclusive financial development planning in conjunction with the actual situation of each place, and it is difficult for green inclusive finance to play a supportive role in rural revitalization.

Secondly, the support of green financial policies in Gansu Province for the ecological protection of the Yellow River Basin and the implementation of high-quality development strategies needs to be strengthened. Gansu Province is the first place of the national Yellow River Basin ecological protection and high-quality development strategy, and the development of green finance has an important impact on deepening the reform of ecological protection and ecological governance in the Yellow River Basin. However, due to the lack of a sound mechanism for cross-regional cooperation in green finance along the Yellow River Basin in Gansu Province, the cities (states) along the Yellow River Basin mainly carry out ecological environmental governance in blocks in the areas under their jurisdiction, the differences in the business concepts of local governments lead to the imbalance in the development of regional green finance, and the institutional frameworks for the certification of green projects, the prevention of financial risks, and the mechanism of incentives and constraints for green finance have not yet been improved. Green financial policies related to ecological protection and high-quality development in the Yellow River Basin are divided. The cities (states) in the Yellow River Basin have not yet formulated relevant green financial policies for cross-regional cooperation, which is not conducive to playing the role of green finance in supporting the implementation of ecological protection and high-quality development methods within the Yellow River Basin [3].

2.1.2. Green Finance Supporting Policies Needs to be Improved

In the process of green financial development in Gansu Province, the green financial development trend of Lanzhou New Area is significantly better than that of other non-pilot areas, due to the fact that the pilot zone for green financial reform and innovation receives greater policy tilts and support in terms of financial awards and subsidies, credit subsidies, bond subsidies, premium subsidies, guarantees and credit enhancement, and risk compensation, etc. In comparison, other areas in Gansu Province currently have significantly less support for green finance in terms of fiscal and tax policies, industrial policies, and other related policies. In comparison, the current fiscal and tax policies, industrial policies, and other related policies in other areas of Gansu Province are significantly less supportive of the green financial sector.

In terms of fiscal and taxation policies, there are still insufficient financial subsidies for green loans in Gansu Province, complex and unequal standards for SMEs' loan policies, which make it more difficult for SMEs to apply for green loans, and the support of fiscal and taxation policies for green finance-related industries needs to be further strengthened. At the same time, the positive incentives of fiscal policy for the development of green finance are not strong enough. On the one hand, Gansu Province is an economically underdeveloped region, the local financial resources are relatively weak, and the incentive effect of special funds on the green supply of financial institutions is limited. On the other hand, limited by geographic location, level of economic development, industrial structure and other factors, there are fewer leading enterprises in the green industry, and the reserve of green projects is relatively insufficient. This leads to the lack of an effective carrier for the investment of green financial resources, which affects the enhancement of the level of green financial development in the province.

2.2. Green Financial Infrastructure Needs to be Promoted

In recent years, "Gansu XinYi loan", "Lv Jin Tong " and other types of platforms have landed, but there are still lagging in the construction of information technology platforms, information and data access difficulties, the slow development of financial technology and other issues, is not conducive to the expansion of the green financial services scene, resulting in the slow digitization of the green financial ecosystem, impeding the innovative development of green finance.

2.2.1. Green Finance Digital Infrastructure Still Needs to be Upgraded

Gansu Province has continuously promoted the construction of green financial digital infrastructure, but the effectiveness of green information big data sharing among financial regulators, local environmental protection departments and banking and financial institutions still needs to be improved. With the gradual expansion of the market scale of green credit, green insurance and green derivatives, the transaction data and customer information stored by financial institutions have grown accordingly, but Gansu Province has not yet established a green financial information statistical system and a unified green financial information sharing platform, resulting in the failure of timely sharing of information among all parties involved in green finance, and the development of green finance is facing the problem of asymmetric information. Meanwhile, in terms of environmental information disclosure, although Gansu Province has constructed an enterprise environmental information disclosure system in accordance with the law, the disclosure of key information such as the level of enterprise pollution emissions and the level of project greening is not high, and the level of environmental information disclosure in some cities (states) needs to be further improved [4].

2.2.2. Technology-enabled Green Financial Innovation Needs to be Strengthened

Emerging technologies like big data, cloud computing, blockchain, AI and different rising technologies offer new impetus for the event of ancient inexperienced finance, however this level of development of economic science and technology in Gansu province is comparatively low, and therefore the support for the event of inexperienced finance isn't robust. On the one hand, the analysis and development and application of economic science and technology within the field of inexperienced finance still got to be any reinforced. The current key technologies in the field of financial technology can promote the traditional banking business to "cognitive" intelligent investment, intelligent investment research, intelligent marketing and other business scenarios, to a certain extent, to avoid operational risk and moral hazard. However, there is a lack of high-end financial technology platforms in Gansu Province, and the overall number of independently controllable high-end financial technology research and development platforms is low, the industry's public basic technology service capacity is weak, and the core key technologies are in need of breakthroughs, etc. On the other hand, the data security measures need to be improved. On the other hand, data security measures need to be improved. In addition to physical security measures and network security measures, under the existing level of technology, the lack of understanding of green fintech by some practitioners triggers the problem of personnel security measures, resulting in the

financial business process there may be a "technological blind spot", and it is more difficult to prevent and control the risk of loss of control of technology.

2.3. The Development Process of Green Financial Innovation is Slow

Green financial innovation and development for the realization of the "double carbon" goal is of great significance, but at present the process of green financial innovation and development in Gansu Province is relatively slow, mainly reflected in the urgent need to promote the construction of the carbon financial market, the degree of development of the transformation of the financial sector is not high, and the level of green inclusive financial development is relatively low and so on.

2.3.1. Carbon Financial Market Construction Needs to be Promoted

As an important part of green finance, the development of carbon finance can promote the green and low-carbon transformation of the economy, and is one of the important means to realize high-quality economic development. However, Gansu Province is facing the reality of insufficient market vitality and limited product and service innovation in the process of carbon finance development.

First, the carbon financial market vitality needs to be improved. In order to help "double carbon" goal, Gansu Province actively participate in the construction of the national carbon emissions trading market, but due to the iron and steel, petrochemical, chemical, building materials and other key carbon emissions industry enterprises are not included in the national carbon emissions trading market, Gansu Province, only 19 power generation enterprises to participate in the national carbon emissions trading market the first cycle of the compliance of the allowance compliance work [5]. Carbon emissions trading market vitality has not been fully activated. Although Zhangye City docking international carbon market, try to carry out forestry and grass carbon sink development and trading, and take the lead in completing the forestry carbon sink project development and trading, but due to the forestry and grass carbon sink trading has not yet formed the national certification of voluntary emission reductions (CCER) authentication of effective ways and methods, forestry and grass carbon sinks trading overall transaction mode is relatively single.

Secondly, the momentum of carbon financial product and service innovation is insufficient. From the perspective of financial institutions, the development of carbon accounting, carbon financial product development and environmental information disclosure, which are highly specialized, will surely be accompanied by an increase in the cost of inputs such as manpower, management, system development and the purchase of third-party services. At the same time, in the process of exploring the development of carbon financial products and services, grass-roots commercial banks also face problems such as insufficient authority and limited capacity, which leads to the innovation of carbon financial products and services not being able to meet the needs of the development of green transformation in Gansu Province.

2.3.2. The Level of Transitional Financial Development Needs to be Improved

Gansu Province has a heavy industrial structure, a strong dependence on energy consumption for economic growth, and the reality of inefficiency in the productive service industry and the lagging development of the living service industry. However, the transition financial products in Gansu Province lack of innovation, the existing green loans, green bonds, green funds and other traditional green financial products only support clean energy, energy saving and environmental protection and other "pure green" projects, and the financial tools applicable to the low-carbon transition of high-carbon industries are mainly transition bonds and sustainable development-linked debt and other debt financing tools, the types of which are fewer and less innovative. The financial instruments applicable to the low-carbon transformation of high-carbon industries mainly include debt-type financing tools such as transformation bonds and sustainable development-linked bonds, with fewer types and less innovation. In addition, local coal and power enterprises in high-carbon industries, especially highly leveraged enterprises and small and medium-sized enterprises (SMEs), have unsatisfactory low-carbon transformation results and high debt ratios, making it difficult for them to obtain financial support through green bonds, green credit and other financial products. The current stage of transition

financial products and services cannot meet the development needs of the green transition of Gansu Province's economy.

2.3.3. Poor Integration of Green Financial Inclusion

At present, the integration and development of green finance and inclusive finance in Gansu Province is still in its infancy, and there is a lack of new green financial products in green finance to serve the "three peasants" and rural revitalization, as well as the phenomenon of serious homogenization of products and unbalanced varieties of structures. Therefore, financial institutions should be encouraged to focus on the green transformation of small and micro enterprises, rural revitalization, green consumption, and other key areas, and continue to promote the innovation of green inclusive financial products. In the field of green consumption, financial institutions have neglected the development of green financial products and services linked to consumers' carbon footprints, and there is insufficient financial support to guide the public in green consumption. In addition, there is a need to further innovate and expand financial products in such areas as pollution prevention and control, ecological protection and green agriculture, and there is a need for a deeper integration of "finance+" and "ecology+".

2.4. Green Finance Professionals are in Short Supply

As a technology-intensive industry, the attraction, retention, and cultivation of relevant talents are crucial to the long-term sustainable development of green finance. However, in the process of green financial development in Gansu Province, there are large short boards in the attraction, retention and cultivation of Gansu talents, and there is a large gap between the demand and supply of green financial talents.

Gansu Province in the green financial talent attraction and retention, talent attraction main body and form is relatively single. First, mainly through the official website to release information and organize large-scale recruitment activities in the form of attracting talent, did not establish a special platform for the introduction of green financial talent. Secondly, it only relies on government departments to introduce recruitment, and the participation of professional talent organizations is low. At the same time, the introduction of green financial talents around the preferential subsidies vary greatly, resulting in a spatial imbalance in the supply and demand structure of green financial talents within the provincial area, green financial talents are generally concentrated in Lanzhou New Area and Lanzhou City, and green financial talents in areas such as Gannan Prefecture, Linxia Prefecture and other areas where economic development is backward and educational resources are lacking are relatively scarce [6], which restricts, to a certain extent, the balanced development of green finance in Gansu Province.

3. Countermeasures and Suggestions for the Development of Green Finance in Gansu Province

3.1. Improving the Green Financial Policy System

Plotting the event of inexperienced finance from the highest level of style, keeping in mind the dual-carbon goal, is that the basis for active the conception of inexperienced development. Promoting the event of inexperienced finance needs multi-sectoral cooperation, as well as money regulators, money establishments and native governments. Gansu ought to seize the inexperienced low-carbon transformation and development of the "important window", to encourage multi-sectoral linkage of inexperienced money policy "combination punch", and joint efforts to market inexperienced money reform and innovation.

3.1.1. Strengthening Top-level Design and Planning for a Higher Level of Green Financial Development

Gansu Province should strengthen the effective connection between green financial policies and rural revitalization strategies, improve the green inclusive financial policy system, and provide policy guarantee for the integrated development of green finance and inclusive finance. Gansu Province should clarify the objectives, paths, tasks, etc. of the development of green inclusive finance, strengthen the top-level design on the integrated development, build a policy framework, based on its own economic development model, with green development as the main focus, and economic development taking into account the characteristics of ecological benefits, formulate the local standards of green inclusive finance, and determine the direction of support for green inclusive finance, the key areas and the main body of financing for the agricultural sector, rural industries, farmers and agricultural households. At the same time, Gansu Province should also in the original green finance, inclusive financial support policies based on strengthening the synergy of financial policies and fiscal policies, improve the loan subsidies, tax breaks, financing guarantees and other aspects of the policy, in line with the scope of the green financial services to increase incentives for the main body, to encourage the main body of the "three peasants", small and micro enterprises to change the business philosophy, and deepen the understanding of the "three peasants". Encourage "three rural" subjects and small and micro enterprises to change their business concepts, deepen their understanding of the "dual-carbon" goal and the rural revitalization strategy, and guide more social capital to flow into the green inclusive financial market.

3.1.2. Consolidation of Synergistic Policy Support and Guarantee Capacity

Gansu provincial governments at all levels should strengthen external linkages and establish a multisectoral collaboration system. Linkage of finance, financial office, market supervision, housing construction, the People's Bank of China and other departments, to carry out green loan subsidies, green credit loan risk compensation, green financial innovation incentives and green financial standards construction, green building and green financial synergistic development and other key work. In terms of financial and tax policies, cities and states in Gansu Province should increase tax incentives, financial subsidies, risk protection and compensation and other support, and actively create a policy environment of benign interaction between regional green development and green finance. In terms of financial policy, the guiding role of monetary policy tools should be fully utilized, the green financial evaluation mechanism of financial institutions should be continuously improved, and a more effective green financial incentive and constraint mechanism should be established and perfected, so as to guide financial resources to tilt towards green and low-carbon areas. In terms of industrial policy, Gansu Province can take the "double carbon" target as a constraint, improve the evaluation standard of green projects, and further strengthen the construction of green and low-carbon project database, so as to provide a solid foundation for the entry of financial resources and social capital. In terms of environmental policy, Gansu Province should strengthen environmental information disclosure, communication, and collaboration policy guidance, and further improve the integration and sharing mechanism of environmental information of enterprises in the province, so as to provide decision-making support for financial institutions in investment, financing and risk management.

3.2. Emphasizing Green Financial Infrastructure

Gansu Province attaches great importance to the green upgrading of infrastructure and accelerates the green development of urbanization and ecological restoration. In terms of investment and financing for green upgrading of infrastructure, as of the end of 2022, the balance of loans for green upgrading of infrastructure in Wuwei City amounted to RMB 275 million, a year-on-year increase of 71.65%. The balance of infrastructure green upgrading industry loans in Pingliang City was 6.609 billion yuan. Jiuquan City infrastructure green upgrading loan balance of 5.413 billion yuan, of which: invested in building energy efficiency and green building of 734 million yuan; 1.146 billion yuan in

environmental infrastructure, including 1.135 billion yuan in the construction and operation of sewage treatment, recycling and sludge treatment and disposal facilities. Dunhuang City increased investment in transportation and road infrastructure construction, issued a loan of 410 million yuan for the Dungeon Railway, and a loan of 0.75 billion yuan for the Gansu Provincial Public Aviation and Tourism. The balance of loans for green upgrading of infrastructure in Linxia Prefecture amounted to 842 million yuan. As of the end of September 2022, the balance of infrastructure green upgrading loans in Gannan Prefecture was 230-million-yuan, accounting for 17.36% of the state's green loans [7].

The Financial Technology Development Plan (2022-2025) [8], puts forward the financial development principle of "digital drive, wisdom for the people, green low-carbon, fair and inclusive". Gansu Province should, on the basis of this principle, emphasize the empowerment of science and technology, improve the green financial infrastructure, focus on the construction of financial science and technology industry technology public service platform, upgrade the function of the green gold platform, and deepen the panoramic application of science and technology in the field of green finance. Gansu Province should utilize big data, cloud computing, artificial intelligence, and other means to create a green financial information management system and accelerate the interconnection of green financial infrastructure. It should further enhance the completeness, timeliness, and accuracy of green credit data collection by banks, realize the convergence, integration and sharing of information on green enterprises, green projects, green bonds, green securities, environmental protection and environmental assessment, carbon emission measurement, etc., and promote the docking of the system with the government's big data center, so as to realize the sharing and common use of green public information.

3.3. Accelerating the Process of Green Financial Innovation and Development

Digging deeper into the financial needs of the green industry, promoting green financial model innovation, product innovation, guarantee innovation, and building a complete system of green financial product system is the key to promote the green and low-carbon transformation of the economy. Gansu Province should start from carbon finance, transition finance, green inclusive finance, etc., to strengthen green financial innovation and serve the green low-carbon transformation of the economy.

3.3.1. Accelerating Carbon Finance Innovation and Proactively Responding to the Deployment of "Dual-carbon" Target Actions

Firstly, the rational construction of carbon financial system. The relevant departments in Gansu Province should, on the basis of the national "Carbon Emission Trading Right Management Measures (Trial)" [9], draw on the practices and experiences of China's carbon emission trading pilot provinces and cities, combine with their own actual situation, and actively take the lead in promoting the introduction of Gansu Province's carbon emission trading policies and measures, so as to achieve as early as possible the carbon allocation, carbon trading, carbon verification, and carbon penalties are based on the law, and gradually build up a clear and perfect carbon trading system. Secondly, actively develop the carbon market. Second, actively develop the carbon market. For example, financial institutions are encouraged to issue CCER pledge loans to carbon-emitting enterprises, launch carbon funds to ordinary customers, design carbon bills of exchange, carbon futures, etc., so as to give full play to the important role of the carbon market in supporting the low-carbon transformation of the real economy. Thirdly, standardize and improve carbon verification to provide guarantee for the development of carbon finance. On the one hand, Gansu Province should learn from the verification mode of carbon emissions trading pilot and entrust a third-party organization to carry out carbon verification projects, the verification content mainly includes annual emissions reports, monitoring plans, and so on. On the other hand, Gansu Province can follow the example of Tianjin Municipality to hold regular training sessions on carbon emission reports, explaining accounting methods, report preparation requirements, quota issuance and compliance for enterprises and organizations, providing

safeguards for the verification work, and overseeing the verification process of the third-party agency to ensure that the verification results are fair and effective.

3.3.2. Developing Transition Finance to Help the Economy Transition to Green and Low-carbon Development

Gansu Province should enrich transition financial products and enhance the innovativeness of transition financial instruments to provide support for the green and low-carbon transformation of Gansu Province's economy. First, strengthen transition financial system innovation. Gansu Province should issue credit guidelines for low-carbon transition project loans, guide financial institutions to provide loans for low-carbon transition in high-carbon industries, optimize the credit approval process for transition financial funds, and encourage financial institutions to provide preferential interest rate financing for projects with remarkable low-carbon transition effects in high-carbon industries. Second, strengthen the innovation of transformation financial products. Based on the existing financial instruments innovation transition financial products, such as the use of the central bank put forward "to support the clean and efficient use of coal special refinancing" [10], innovative transition financial products, collaborative support for the low-carbon transformation of traditional coal enterprises. Drawing on the rich experience of the international transition financial market, combined with the characteristics of low-carbon transformation of high-carbon industries in Gansu Province, the introduction of diversified transition financial products. Third, improve the policy guarantee. Improve the mechanism of fault-tolerant arrangements for financial institutions to carry out credit for transformation projects, improve the risk mitigation system for financial institutions, and avoid transformation financial risks as much as possible. Guiding financial guarantee institutions to appropriately reduce the guarantee threshold for low-carbon transformation projects, increase guarantee credit support, and optimize counter-guarantee measures.

3.3.3. Enhancing Resource Allocation to Provide Deeper Green Financial Services

The integrated development of green finance and inclusive finance needs to rely on appropriate financial product and service innovation. Gansu Province should focus on the goal of green finance to help realize common prosperity and develop green finance and inclusive finance with ecological integration.

Gansu government departments should guide financial institutions to increase financial support for green consumption by the public and promote green and low-carbon consumption by residents. At the same time, financial institutions should be encouraged to combine local industrial characteristics in the field of green agriculture product and service innovation, around the rural revitalization, low-carbon development, efficient agriculture requirements to carry out the innovation and upgrading of financial products and services, to meet the needs of the "three rural" loans, but also in line with the standards of green agriculture to provide customers with specialized, low-cost, Provide specialized, low-cost and high-efficiency financial services to customers who meet both "three rural" loan demands and green agriculture standards.

Financial institutions in Gansu Province should promote the innovation of rural financial products and service modes, and continuously enrich the green financial products related to the "three rural areas". In terms of green credit, financial institutions can launch ecological credit products and equity credit products according to the actual needs of farmers and ecological resources. In terms of green insurance, financial institutions should develop more localized insurance, improve the accuracy and efficiency of claims settlement, optimize and improve the "insurance + futures" model, and strengthen the insurance protection of the agricultural industry chain.

3.4. Building a Professional Green Finance Team

In the face of the problem that the demand for talents in the field of green finance is greater than the supply, Gansu Province should increase the introduction of domestic and foreign green financial talents and team introduction, strengthen the construction and cultivation of localized research team

and talent system, lay a good foundation for the development of green finance, and provide talent support for the development of green finance in Gansu Province.

In terms of the introduction of green financial professionals, Gansu Province can, on the one hand, establish cooperative relationships with high-level financial colleges, research institutions and financial institutions at home and abroad, actively participate in cooperation and exchanges in the field of green finance, and carry out joint cultivation programs, exchange visits and talent cultivation programs, so as to attract green financial professionals to come to Gansu for exchanges and cooperation. On the other hand, Gansu Province should formulate incentive policies for the introduction of green financial talents, such as providing benefits such as introduction allowances, housing subsidies, preferential education for children, etc. At the same time, through various recruitment channels, widely publicize the development prospect and policy support of green finance in Gansu Province, so as to attract excellent green finance professionals to work in Gansu.

In the cultivation of green finance professionals, Gansu Province should establish a green finance professional training system. First of all, Gansu Province should establish a green finance talent cultivation base to provide a professional training and academic exchange platform to attract and cultivate more green finance professionals. Cooperate with enterprises and financial institutions to provide practice opportunities and combine theoretical knowledge with practical operation. Then, an information release and exchange platform for green finance professionals should be established to promote the interaction and exchange of green finance professionals. Gansu Province can invite industry experts and scholars to share the latest theoretical achievements and practical experience by regularly organizing activities such as exchange meetings, seminars, and training courses for green finance professionals, so that professionals can share the latest green finance knowledge and practical experience.

4. Conclusion

Green finance plays a vital role in supporting the method of inexperienced and low-carbon transformation of Gansu Province's economy. Scientifically and objectively assessing the event level of inexperienced finance in Kansu, analyzing the regional variations within the development of inexperienced finance in Kansu, and characteristic the shortcomings and weaknesses area unit the key links to market the steady development of inexperienced finance in Kansu. Therefore, it's of nice sensible significance to construct a in theory compatible, comprehensive, and integrated index system to assess the amount of inexperienced money development in Kansu and every town (state), so as to possess a deep understanding of the muse of the event of inexperienced finance in Kansu, and to explore the trail of inexperienced money innovation and development within the crucial amount of comprehensive inexperienced economic and social transformation.

The problems encountered in Gansu Province mentioned in this paper have been put forward with corresponding policies and suggestions. However, the shortcoming is that there is no deep excavation of the connection between green finance and various industries from the perspective of the industry. In the future, the Gansu government should grasp the characteristics of the Silk Road and create more local innovative cases based on the successful cases of other green pilots. However, it needs to avoid the problem that the innovation points are too similar, which leads to the concentration and similarity of cases.

References

- [1] Yao Min. Thinking and Prospects of Green Finance to Help Gansu Carbon Peak and Carbon Neutral [J]. Gansu Finance, 2022 (6): 11 - 13+40.
- [2] Yuan Zhanting. Policy Path for Gansu to Realize "Double Carbon" Goal [J]. Gansu CPPCC, 2022 (4): 65 - 70.
- [3] Zhang Qingfang. Rational Thinking on the Reform and Innovation of Green Finance in Gansu Province under the Goal of "Double Carbon"[J]. Gansu Finance, 2022 (1): 4 - 7.

- [4] FAN Never, CHENG Yijiang. Improvement of green credit sustainable development mechanism [J]. China Finance, 2022 (24): 60 - 61.
- [5] LIU Jingyun, ZHONG Zhaoyi, CHEN Jinlong, et al. Practices and Suggestions of Bond Market Supporting Low-Carbon Transition of High-Carbon Industries [J]. Bond, 2022 (9): 36 - 39.
- [6] WANG Jinnan, CAI Bofeng. Fighting the Hard Battle of Carbon Peak and Carbon Neutrality [J]. China Informatization, 2022 (6): 5 - 8.
- [7] Lei Yao. Enhancing the Environmental Information Disclosure Capability of Financial Institutions [J]. China Finance, 2022 (9): 46 - 47.
- [8] Feng Zongjing. Practical exploration of green finance development in Gansu [J]. China Finance, 2022 (5): 45 - 47.
- [9] Ma Jun. The G20 Framework for Transformational Finance and Lessons for China [J]. Corporate Observer, 2022 (12): 120 - 122.
- [10] Li Gao. Closely centering on the "dual-carbon" goal to carry out the pilot work of climate investment and financing [J]. Environmental Protection, 2022, 50 (15): 15 - 17.