

## Financial Performance Of Palestinian Commercial Banks

The Effect of the Internal Auditing on Financial Performance GRIN Verlag

Afif Safieh served as Palestinian General Delegate in London, Washington and Moscow from 1990 to 2009. During this time, he met and interacted with the leading figures of our times: from Yasser Arafat, John Major and Tony Blair; to Jimmy Carter, George W. Bush and Pope John Paul II. *The Peace Process: From Breakthrough to Breakdown* brings together Afif Safieh's articles, lectures and interviews from 1981, when he was a staff member in Yasser Arafat's Beirut office, to 2005, at the end of his mission in London, revealing the political and intellectual journey of one of Palestine's most skilled and distinguished diplomats. His writings, which centre on the Palestinian struggle for independence, are a testament to his vision and humanity and provide a unique map of Palestinian diplomacy over the last three decades. This book provides an integrated analysis of the complex nature of citizenship in Israel. Contributions from leading social and political theorists explore different aspects of citizenship through the demands and struggles of minority groups to provide a comprehensive picture of the dynamics of Israeli citizenship and the dilemmas that emerge at the collective and individual levels. Considering the many complex layers of membership in the state of Israel including gender, ethnicity and religion, the book identifies and explores processes of inclusion and exclusion that are general issues in any modern polity with a highly diverse civil society. While the focus is unambiguously on modern Israel, the interpretations of citizenship are relevant to many other modern societies that face similar contradictory tendencies in membership. As such, the book will be of great interest to students and scholars of political science, political sociology and law. *The Palestinian Strategic Report* is a highly academic annual report that assesses the Palestinian situation. It rigorously studies the developments of various aspects of the Palestinian issue, i.e., internal political affairs, economic development, demographic indicators, the Arab, Islamic and international stands and the Israeli attitudes and policies, all within an academic, well-documented context that is supported with the most recent statistical data. This report is the product of a massive team-work exerted by a group of affiliated researchers and specialists; editors, and consultants. It is published both in Arabic and English. The first Report covered the year 2005, followed by the reports on 2006 and 2007, the report was well-received and highly acclaimed, especially within academics. Two years later, it can be surely asserted that this report is a must reference for every researcher or academic interests in the contemporary developments of the Palestinian issue and the Arab-Israeli conflict. Moreover, its English version is among the few highly academic and objective writings in this field by an Arab research centre.

Imagine overseeing a workforce so motivated that employees relish more hours of work, shoulder more responsibility

themselves; and favor challenging jobs over paychecks or bonuses. In *One More Time: How Do You Motivate Employees?* Frederick Herzberg shows managers how to shift from relying on extrinsic incentives to activating the real drivers of high performance: interesting, challenging work and the opportunity to continually achieve and grow into greater responsibility. The results? An ultramotivated workforce. Since 1922, *Harvard Business Review* has been a leading source of breakthrough management ideas-many of which still speak to and influence us today. The *Harvard Business Review Classics* series now offers readers the opportunity to make these seminal pieces a part of your permanent management library. Each highly readable volume contains a groundbreaking idea that continues to shape best practices and inspire countless managers around the world-and will have a direct impact on you today and for years to come.

This book examines the business models, performance, and decision-making approaches employed by financial institutions in Central and Southeast Europe. The respective contributions cover a wide range of industries, including banking, pharmaceuticals, and airline business services, and present both theoretical and empirical studies that highlight economy-wide risks and opportunities for European companies. The book is divided into four parts, the first of which provides a critical assessment of the competitiveness and performance of European companies, while the second examines decision-making approaches at financial institutions; the third and fourth parts address the macroeconomic risks and opportunities for business development in Europe. Intended for scholars, political decision-makers, and practitioners, the book offers new perspectives on Central and Southeast European financial and business research. This report analyses the underlining factors of an effective Code of Conduct in the overall framework of the Palestinian Authority's public governance reform to build open and transparent institutions.

March 1998 Differences in interest margins reflect differences in bank characteristics, macroeconomic conditions, existing financial structure and taxation, regulation, and other institutional factors. Using bank data for 80 countries for 1988-95, Demirgüç-Kunt and Huizinga show that differences in interest margins and bank profitability reflect various determinants: \* Bank characteristics. \* Macroeconomic conditions. \* Explicit and implicit bank taxes. \* Regulation of deposit insurance. \* General financial structure. \* Several underlying legal and institutional indicators. Controlling for differences in bank activity, leverage, and the macroeconomic environment, they find (among other things) that: \* Banks in countries with a more competitive banking sector-where banking assets constitute a larger share of GDP-have smaller margins and are less profitable. The bank concentration ratio also affects bank profitability; larger banks tend to have higher margins. \* Well-capitalized banks have higher net interest margins and are more profitable. This is consistent with the fact that banks with higher capital ratios have a lower cost of funding because of lower prospective bankruptcy costs.

\* Differences in a bank's activity mix affect spread and profitability. Banks with relatively high noninterest-earning assets are less profitable. Also, banks that rely largely on deposits for their funding are less profitable, as deposits require more branching and other expenses. Similarly, variations in overhead and other operating costs are reflected in variations in bank interest margins, as banks pass their operating costs (including the corporate tax burden) on to their depositors and lenders. \* In developing countries foreign banks have greater margins and profits than domestic banks. In industrial countries, the opposite is true. \* Macroeconomic factors also explain variation in interest margins. Inflation is associated with higher realized interest margins and greater profitability. Inflation brings higher costs-more transactions and generally more extensive branch networks-and also more income from bank float. Bank income increases more with inflation than bank costs do. \* There is evidence that the corporate tax burden is fully passed on to bank customers in poor and rich countries alike. \* Legal and institutional differences matter. Indicators of better contract enforcement, efficiency in the legal system, and lack of corruption are associated with lower realized interest margins and lower profitability. This paper-a product of the Development Research Group-is part of a larger effort in the group to study bank efficiency.

"This book provides a presentation of teaching cases emphasizing the positive and negative experiences on a variety of management topics, focusing on organizational behavior and leadership in Arab countries and the impact of culture in management and behavior"--Provided by publisher.

FinTech is encouraging various new practices, such as diminishing the use of cash in different countries, increasing rate of mobile payments, and introducing new algorithms for high-frequency trading across national boundaries. It is paving the way for new technologies emerging in the information technology scene that allow financial service firms to automate existing business processes and offer new products, including crowdfunding or peer-to-peer insurance. These new products cater to hybrid client interaction and customer self-services, changing the ecosystem by increasing outsourcing for focused specialization by resizing and leading to new ecosystems and new regulations for encouraging FinTech. However, such new ecosystems are also accompanied by new challenges. Innovative Strategies for Implementing FinTech in Banking provides emerging research exploring the theoretical and practical aspects of technology inclusion in the financial sector and applications within global financing. It provides a clear direction for the effective implementation of FinTech initiatives/programs for improving banking financial processes, financial organizational learning, and performance excellence. Featuring coverage on a broad range of topics such as artificial intelligence, social financing, and customer satisfaction, this book encourages the management of the financial industry to take a proactive attitude toward FinTech, resulting in a better decision-making capability that will support financial organizations in their journey towards becoming FinTech-based organizations. As such, this book is ideally designed for financial analysts, finance managers, finance administrators, banking professionals, IT consultants, researchers, academics, students, and practitio

Bachelor Thesis from the year 2013 in the subject Business economics - Investment and Finance, , course: Faculty of Commerce -

Department of Accounting, language: English, abstract: It was clear from the recent financial scandals and fraud law suits in the international

and regional firms that the internal control in general isn't as strong as should and that there are some weaknesses that led to this outcome and that why we are interested to investigate the internal control and the internal observation systems in the listed Palestinian corporations to put the lights on the real reasons and causes for such problem. Many researchers and observers believe that one of the main reasons for such problem is the insufficient reliance on the function of the internal auditor and not assigning this function with its real importance in the companies, especially if we consider how significant is this function becomes as the companies are getting larger and the operations are extending to be more in terms of the volume and the complexity and more importantly the competition is getting tougher among the companies. The internal audit is consider to be a type of the observational procedures that can be used to assess the effectiveness of the other observational and audit procedures and that is why many researchers consider it as the core of concentration in the audit hierarchy that supplement the other tools in ensuring these tools ability to safeguard the companies' assets, make sure about the fairness of the financial data and encourage the commitment in the managerial policies. [...]

This book examines key questions and challenges the widely prevalent view that the Palestinian Authority collapsed because of its internal governance failures, its lack of commitment to democracy, and corruption. It argues that the analytical framework of 'good governance' is not appropriate for assessing state performance in developing countries, and that it is especially inappropriate in conflict and post-conflict situations. Instead, an alternative framework is proposed for assessing state performance in a context of economic and social transformation. This is then applied in detail to different aspects of state formation in Palestine, showing that the institutional architecture set up by the Oslo agreements was responsible for many of the serious failures.

The growth of global commerce depends on many different factors and strategies in order for multinational corporations to efficiently compete and thrive in the international marketplace. In addition to business strategies, corporations must also be aware of political affairs that may impact their global economic status. The Handbook of Research on Impacts of International Business and Political Affairs on the Global Economy features dual perspectives on the business and political viewpoints for nations striving to maintain their economic standing in the era of globalization. Providing insight into various economic factors impacting global businesses and international affairs, this publication is a critical reference source for students, policymakers, international diplomats, researchers, scholars, and practitioners interested in financial challenges in the era of globalization.

?The work of Martin Schmuck empirically investigates the phenomenon of financial distress and corporate turnaround in the automotive supplier industry. Based on a sample of 194 publicly listed automotive suppliers, the effectiveness of managerial, operational, financial, and asset restructuring activities is analyzed in a multivariate research setting. Archetypes for successful turnarounds are identified and matched with strategies of non-distressed companies.

This book is the essential guide for managers wishing to implement the benefits of Intellectual Capital thinking in their companies or divisions. It serves as an easily accessible introduction to the subject area for the novice, giving the gist of what it is about and how it has developed, but above all it gives hands-on instructions on how to incorporate intellectual capital thinking in everyday business and how to use the tools provided for the management and measurement of intangible resources. Throughout the main part of the book, three different cases in separate boxes run in parallel with the body text. These are introduced in chapter 2 and illustrate how the tools are to be used, depending on what type of company wishes to implement these ideas. The three case companies are characterised as a manufacturing company, an R&D organisation and a network company. Smaller case stories about well-known global companies are also interspersed throughout the book.

The 30th edition of the World Investment Report looks at the prospects for foreign direct investment and international production during and beyond the global crisis triggered by the COVID-19 (coronavirus) pandemic. The Report not only projects the immediate impact of the crisis on investment flows, but also assesses how it could affect a long-term structural transformation of international production. The theme chapter of the Report reviews the evolution of international production networks over the past three decades and examines the configuration of these networks today. It then projects likely course changes for the next decade due to the combined effects of the pandemic and pre-existing megatrends, including the new industrial revolution, the sustainability imperative and the retreat of laissez faire policies. The system of international production underpins the economic growth and development prospects of most countries around the world. Governments worldwide will need to adapt their investment and development strategies to a changing international production landscape. At the request of the UN General Assembly, the Report has added a dedicated section on investment in the Sustainable Development Goals, to review global progress and propose possible courses of action.

This is the latest in a series of economic reports by staff economists in the IMF's Middle Eastern Department. This book discusses the latest economic data coming out of the West Bank and Gaza Strip, with a particular emphasis on growing demographic concerns. The work is enhanced by the addition of numerous data tables and graphs, which extensively analyze economic trends in the region.

2011 Updated Reprint. Updated Annually. Islamic Financial System Handbook

Russia Rebounds analyzes Russia's dramatic economic recovery since the country's 1998 financial crisis, emphasizing macroeconomic issues and fiscal and banking sector reforms. The crisis was a massive shock to the system and a considerable surprise to both Russians and foreign investors, who a year before had come to think that the worst of the transition from a centrally planned to a market economy was over. Macroeconomic performance since the crisis has been impressive. The book assesses the contribution of various factors underlying this recovery and highlights key policy challenges to ensure its sustainability.

For much of the past century, the conflict between Israelis and Palestinians has been a defining feature of the Middle East. Despite billions of dollars expended to support, oppose, or seek to resolve it, the conflict has endured for decades, with periodic violent eruptions, of which the Israel-Gaza confrontation in the summer of 2014 is only the most recent. This executive summary highlights findings from a study by a team of RAND researchers that estimates the net costs and benefits over the next ten years of five alternative trajectories a two-state solution, coordinated unilateral withdrawal, uncoordinated unilateral withdrawal, nonviolent resistance, and violent uprising compared with the costs and benefits of a continuing impasse that evolves in accordance with present trends. The analysis focuses on economic costs related to the conflict, including the economic costs of security. In addition, intangible costs are briefly examined, and the costs of each scenario to the international community have been calculated. The study's focus emerged from an extensive



scoping exercise designed to identify how RAND's objective, fact-based approach might promote fruitful policy discussion. The overarching goal is to give all parties comprehensive, reliable information about available choices and their expected costs and consequences. Seven key findings were identified: A two-state solution provides by far the best economic outcomes for both Israelis and Palestinians. Israelis would gain over two times more than the Palestinians in absolute terms \$123 billion versus \$50 billion over ten years. But the Palestinians would gain more proportionately, with average per capita income increasing by approximately 36 percent over what it would have been in 2024, versus 5 percent for the average Israeli. A return to violence would have profoundly negative economic consequences for both Palestinians and Israelis; per capita gross domestic product would fall by 46 percent in the West Bank and Gaza and by 10 percent in Israel by 2024. In most scenarios, the value of economic opportunities gained or lost by both parties is much larger than expected changes in direct costs. Unilateral withdrawal by Israel from the West Bank would impose large economic costs on Israelis unless the international community shoulders a substantial portion of the costs of relocating settlers. Intangible factors, such as each party's security and sovereignty aspirations, are critical considerations in understanding and resolving the impasse. Taking advantage of the economic opportunities of a two-state solution would require substantial investments from the public and private sectors of the international community and from both parties.--

This is the United Nations definitive report on the state of the world economy, providing global and regional economic outlook for 2020 and 2021. Produced by the Department of Economic and Social Affairs, the five United Nations regional commissions, the United Nations Conference on Trade and Development, with contributions from the UN World Tourism Organization and other intergovernmental agencies.

Why has the West disbursed vertiginous sums of money to the Palestinians after Oslo? What have been donors' motivations and above all the political consequences of the funds spent? Based on original academic research and first hand evidence, this book examines the interface between diplomacy and international assistance during the Oslo years and the intifada. By exploring the politics of international aid to the Palestinians between the creation of the Palestinian Authority and the death of President Arafat (1994-2004), Anne Le More reveals the reasons why foreign aid was not more beneficial, uncovering a context where funds from the international community was poured into the occupied Palestinian territory as a substitute for its lack of real diplomatic engagement. This book also highlights the perverse effects such huge amounts of money has had on the Palestinian population and territory, on Israeli policies in the occupied Palestinian territory, and not least on the conflict itself, particularly the prospect of its resolution along a two-state paradigm. International Assistance to the Palestinians after Oslo gives a unique narrative chronology that makes

this complex story easy to understand. These features make this book a classic read for both scholars and practitioners, with lessons to be learned beyond the Israeli-Palestinian conflict

This book explains Islamic commercial laws, economics, banking, finance, and capital market. It provides educative materials for lawyers, practitioners, regulators, students taking Islamic banking and finance courses and those who are interested in learning more about the Islamic finance industry's doctrine and practice.

This volume presents current developments in the fields of banking and finance from an international perspective. Featuring contributions from the 4th International Conference on Banking and Finance Perspectives (ICBFP), this volume serves as a valuable forum for discussing current issues and trends in the banking and financial sectors, especially in light of the global economic challenges triggered by financial institutions. Using the latest theoretical models, new perspectives are brought to topics such as international banking and finance, Islamic banking, fintech, and corporate finance. Offering an opportunity to explore the challenges of a rapidly changing industry, this volume will be of interest to academics, policy makers, and scholars in the fields of banking, insurance, and finance.

A guide to putting cognitive diversity to work Ever wonder what it is that makes two people click or clash? Or why some groups excel while others fumble? Or how you, as a leader, can make or break team potential? Business Chemistry holds the answers. Based on extensive research and analytics, plus years of proven success in the field, the Business Chemistry framework provides a simple yet powerful way to identify meaningful differences between people's working styles. Who seeks possibilities and who seeks stability? Who values challenge and who values connection? Business Chemistry will help you grasp where others are coming from, appreciate the value they bring, and determine what they need in order to excel. It offers practical ways to be more effective as an individual and as a leader. Imagine you had a more in-depth understanding of yourself and why you thrive in some work environments and flounder in others. Suppose you had a clearer view on what to do about it so that you could always perform at your best. Imagine you had more insight into what makes people tick and what ticks them off, how some interactions unlock potential while others shut people down. Suppose you could gain people's trust, influence them, motivate them, and get the very most out of your work relationships. Imagine you knew how to create a work environment where all types of people excel, even if they have conflicting perspectives, preferences and needs. Suppose you could activate the potential benefits of diversity on your teams and in your organizations, improving collaboration to achieve the group's collective potential. Business Chemistry offers all of this--you don't have to leave it up to chance, and you shouldn't. Let this book guide you in creating great chemistry!

The economy of the West Bank and Gaza Strip faces a difficult external environment in 1997. This paper, by Steven Barnett, Nur Calika, Dale Chua, Oussama Kanaan, and Milan Zavadijil, presents an assessment of the recent experience of the Palestinian economy and examines prospects for 1998 and beyond.

Risk concentrations play a crucial role for the survival of individual banks and for the stability of the whole banking system. Thus, it

is important from an economical and a regulatory perspective to properly measure and manage these concentrations. In this book, the impact of credit concentrations on portfolio risk is analyzed for different portfolio types and it is determined, in which cases the influence of concentration risk has to be taken into account. Furthermore, some models for the measurement of concentration risk are modified to be consistent with Basel II and their performance is compared. Beyond that, this book integrates economical and regulatory aspects of concentration risk and seeks to provide a systematic way to get familiar with the topic of concentration risk from the basics of credit risk modeling to present research in the measurement and management of credit risk concentrations.

Monetary policy in the Middle East and North African (MENA) countries remains an understudied area; this book fills an important gap by examining monetary policy frameworks and monetary policy strategies in the region. Building on the editors' earlier book, *Monetary Policy and Central Banking in the Middle East and North Africa*, which focused on central bank independence issues and on exchange rate regimes, this book emphasises monetary policy strategies. Part I contains an overview of the financial markets and institutions which condition the choice of monetary policy strategy in the countries of the region, followed by single-country studies on aspects of the monetary policy frameworks of Lebanon, Egypt, Jordan, the Palestinian Territory and Turkey. Part II includes analyses of the prospects for inflation targeting in Egypt, Morocco and Tunisia, of the monetary transmission mechanism in the Gulf Cooperation Council countries, of the relative advantages of inflation targeting and exchange rate fixity with reference to Egypt, of the problem of fiscal dominance in Egypt, and of the inflationary implications of exchange rate fixity for Saudi Arabia and Kuwait. The contributors are experts from universities inside and outside the MENA region, from central banks in the region and from outside institutions such as the European Central Bank and the International Monetary Fund.

Bachelor Thesis from the year 2013 in the subject Business economics - Business Management, Corporate Governance, , language: English, abstract: This study aims to investigate the usage of performance measures, conceptualized as the BSC measures, within an organizational context. This research considers itself as a descriptive research. The questionnaire was distributed to 46 private Palestinian firms operating in Ramallah from different sectors. The results revealed that the usage of financial measures is still high and ranked first among the four perspectives of the BSC measures. However, the usage of non-financial measures is growing. Only reliance on financial based performance measures is inadequate in the new manufacturing environment. Increase awareness of the importance of non financial performance measures in providing long-term value creation and long-term strategic focus as well as their effects on firm performance leads to several innovations in the area of performance measurement system. One of the widely known innovations in this area is called balanced scorecard (BSC) which has been originated by Kaplan and Norton in 1992. The BSC combines traditional financial measures with non-financial measures through focusing on four perspectives – financial, customers, internal business processes, and learning and growth.

This second edition builds on the success of the first edition - the first book to look at how credit analysis of each major type of financial institution is best approached in an environment of integration, consolidation and globalisation within the financial services industry.



"War, border closures, violence, and unemployment have hampered the Palestinian economy for over a decade. Despite these obstacles and setbacks, the future outlook is optimistic." Based on the research of the Palestine Economic Policy Research Institute (MAS), the World Bank, and other organizations, 'Development Under Adversity' reviews the development of the Palestinian economy since the 1993 Declaration of Principles. The Palestinian economy has enormous potential. Its general development indicators, including life expectancy, literacy, and child mortality rates, are among the best in the Middle East and North Africa. The book identifies the conditions under which the Palestinian economy can grow. They include trade channels that reduce the economy's reliance on Israel; the creation of a more efficient civil service; more investment-oriented public expenditure; and more resourceful support from NGOs in the delivery of health, education, welfare, and infrastructure services. 'Development Under Adversity' provides historical background, an objective examination of recent economic and political developments, and a comprehensive analysis of the contribution that the donor community can make toward alleviating poverty. Throughout its analysis, the book focuses on the human consequences of economic uncertainty. It studies the social and household costs of border closures, and includes complete chapters about the education and health sectors. The result is a book that will be relevant to a wide range of institutional and private lenders, as well as to anyone with a general interest in the well-being and future of the Palestinian economy.

Societal demands, needs, and perspectives of ethical and socially responsible behavior within business environments are a driving force for corporate self-regulation. As such, executives must consistently work to understand the current definition of ethical business behavior and strive to meet the expectations of the cultures and communities they serve. Ethical and Social Perspectives on Global Business Interaction in Emerging Markets compiles current research relating to business ethics within developing markets around the world. This timely publication features research on topics essential to remaining competitive in the modern global marketplace, such as corporate social responsibility, corporate governance, consumer behavior understanding, and ethical leadership, and how all of these components attribute to the decision making process in business environments. Business executives and managers, graduate-level students, and academics will find this publication to be essential to their research, professional, and educational needs.

Palestine (West Bank and Gaza) Business Law Handbook Volume 1 Strategic Information and Basic Laws

In response to a clear need by low-income people to gain access to the full range of financial services including savings, a growing number of microfinance NGOs are seeking guidelines to transform from credit-focused microfinance organizations to regulated deposit-taking financial intermediaries. In response to this trend, this book presents a practical 'how-to' manual for MFIs to develop the capacity to become licensed and regulated to mobilize deposits from the public. 'Transforming Microfinance Institutions' provides guidelines for regulators to license and regulate microfinance providers, and for transforming MFIs to meet the demands of two major new stakeholders regulators and shareholders. As such, it

focuses on developing the capacity of NGO MFIs to mobilize and intermediate voluntary savings. Drawing from worldwide experience, it outlines how to manage the transformation process and address major strategic and operational issues inherent in transformation including competitive positioning, business planning, accessing capital and shareholders, and how to 'transform' the MFI's human resources, financial management, MIS, internal controls, and branch operations. Case studies then provide examples of developing a new regulatory tier for microfinance, and how a Ugandan NGO transformed to become a licensed financial intermediary. This book will be invaluable to regulators and microfinance NGOs contemplating institutional transformation and will be of tremendous use to donors and technical support agencies supporting MFIs in their transformation.

Exploring the evolution of the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), this book fills a lacuna in literature on the agency. UNRWA and Palestinian Refugees employs recent fieldwork in order to analyse challenges in programmes and service delivery, protection, camp governance, community participation, and camp improvement and reconstruction. The chapters examine the way UNRWA is adapting to a changing social, political and economic context, mostly within urban settings – a paradigmatic shift from understanding the Agency's role as simply a provider of relief and services to one comprehensively supporting the human development of Palestinian refugees. Examining the refugee debate using new disciplines and research frameworks, this collection aims to emphasise the centrality of the Palestinian refugee issue for Middle East peace-making and to contribute a better understanding of a unique agency. This book will be a useful aid for students and researchers with an interest in Middle East Studies, Politics, and the Israeli-Palestinian conflict.

Almost twenty years after the Oslo Accords and the formation of the Palestinian National Authority (PA), there is a need to examine this experience in all its aspects, especially since it has not achieved its main goal: the transition from an autonomous authority to an independent state with full sovereignty over the 1967 occupied Palestinian territories (West Bank and Gaza Strip). This book is a comprehensive study of the PA and its experience. The 15 chapters analyze the aspects of the PA establishment and its legislative, judicial and presidential institutions, as well as the performance of successive governments. The book deals with the internal Palestinian situation, the security forces, the PA position towards the resistance forces, and economic, demographic, educational and health conditions in the West Bank and Gaza Strip. It also tackles the corruption in the PA, the relationship between the PA and the media, as well as its foreign policy. This book is a systematic, scientific study that forensically documents the PA experience. It has undergone the usual procedures of scientific editing, including the reviewing of texts and references.

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