Green Banking: Present Status and Prospects- A Study on Bangladesh.

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Abstract

Throughout the past few decades, the idea of "Green Banking" has gained popularity among both the general public and the financial and banking industries. This essay aims to illustrate the current state of green banking practice, its development, and many green measures undertaken by Bangladeshi banks to maintain environmental sustainability. The study finds that Bangladeshi banks are doing well in practicing sustainable baking with maintenance of the specific guidelines of Bangladesh Bank through content analysis of the annual reports of Bangladesh Bank (the Central Bank of Bangladesh), annual review report of green banking activities, and annual review report of Direct and Indirect Investment to Green Finance and Climate Risk Fund (CRF). Even though Bangladesh Bank launched the green banking efforts in 2011, it only took a short while for them to be successful.

Introduction

We are born into nature, grow up in nature, and are constantly cared for by nature. Yet, in response to these natural blessings, humans are damaging the environment in various ways, including by chopping down trees, polluting the air and water, and testing nuclear energy as a representation of scientific growth and the industrial revolution. Then nature exacts its vengeful retaliation through a variety of disasters like storms, floods, droughts, earthquakes, extreme heat, and melting ice. When faced with such awful natural retribution, many people attempt to raise public awareness and inspire us to seriously consider global warming, its effects, and possible solutions in order to make the world livable and embrace eco-friendly policies (Institute of Development and Research).

As a subset of e-commerce, green banking can guarantee environmental sustainabilityby adhering to the 3D approach—De-materialization, De-carbonization, and De-mobilization in the bank's everyday operations (Hossenet al., 2014). The Bank, which is regarded as the foundation of an economy, has both direct and indirect effects on the sustainability of the environment. Although the banking sector has always been seen as environmentally friendly, banks' carbon footprint has significantly increased in recent years due to their extensive energy use (lighting, air conditioning, computing), limited space, haphazard construction, and disregard for in-house sustainability. So, in order to reduce carbon footprints and preserve a sustainable environment, banks are encouraged to employ eco-friendly technology, green products, new processes, and strategies (Bhardwaj and Malhotra, 2013). In order to provide us with green credit cards and green mortgages, green banking minimizes the use of paper and relies on online and electronic transactions. Less paperwork means fewer trees will need to be cut down, protecting the sustainability of the environment (Singh and Singh, 2012). Corporate entities, such as banks, must fulfill their social obligations to lessen carbon emissions and assist the government in doing so by implementing green banking for sustainable development. He continued by saying that banks' green lending practices and commitment may work to protect the environment and support environmentally beneficial enterprises (Mani, 2011). Hossen and Zamili (2012) Bangladesh is falling behind in achieving the desired results in ICT and telecommunications as the country's internet and telecom sectors are slowly expanding and the majority of the country is still without internet service, which is crucial for environmental sustainability. Without a doubt, the banking industry is the most important sector that can act as a bridge between economic growth and environmental conservation. When looking at internal operations, it can be claimed that banks do not have a significant internal environmental impact through emission and pollution, but they do have a significant external environmental influence through the actions of their clients. Banks, who are among the biggest consumers of technology, should set an example for others by promoting environmentally friendly behavior. Banks can have a big impact on this game since they provide funding for various projects that contribute to environmental pollution, such as brickfields, steel mills, paper mills, cement factories, chemical and fertilizer businesses, the power industry, and textile factories. As financial institutions, banks can be stringent and impose requirements on business owners to embrace environmentally friendly projects and socially conscious investment strategies in order to maintain a stable environmental state. In addition, banks can offer lower interest loans and other incentives to businesses that embrace green technologies that will improve the environment on a long-term basis.

Research Objectives:

The primary goal of the study is to comprehend the ideas of green banking through various literature reviews. In addition, it focuses on the following goals:

- Identifying the various levels of green banking innovation, strategies, and practices in Bangladesh.
- To identify the biggest challenges to implementing green banking activities and create a future agenda to solve them;
- To recognize Bangladesh's achievements in green banking practices and how they serve as a conduit for maintaining environmental sustainability.

Data and Methodology:

The current study is narrative in nature and is primarily based on secondary data. It also includes a thorough literature review and a scan of Bangladesh Bank's (the country's central bank) annual reports on green banking for the fiscal years 2016 to 2021. In addition to this, information was gathered from the websites, newsletters, and annual reports ofBangladesh Bank.The gathered data were then arranged and examined in light of the study's goals. Finally, a few tables summarize the study's findings.

Literature Review

Going Green banking is a type of banking activity where banks take the initiative to carry out their everyday operations as conscientious members of society by taking internal and external environmental sustainability into consideration. The banks that engage in such initiatives are known as socially conscious, sustainable, green, or ethical banks. Green banking is not just restricted to its internal green activities; by supporting green financing, it also contributes to the sustainability and greening of the environment. It is one of the most ingenious, cutting-edge, and proactive ways to consider how the world will be sustained in the future.According to the Indian Banks Association's definition from 2014, "green banking" is the standard banking activity that takes into account all social and ecological elements in order to promote environmental sustainability and efficient use of natural resources.

Contrary to customer-related GB practices, which were not statistically significant, bank staff, daily operations, and policy-related GB practices have significant beneficial benefits on green financing. Furthermore, banks' environmental performance was strongly and favorably impacted by their financing of green projects. In contrast to employee- and customer-related GB practices, banks' day-to-day activities and policy-related practices were found to have substantial effects on banks' environmental performances (Jing et. al, 2022).The research is to examine the causality links and the moderating impact of CRF on the relationship between GBI and financial performance. Practical Implications - According to the data, the market for green businesses has grown in emerging nations, which supports the rising demand for GBI. This has an effect on EPS, which demonstrates the shareholders' concern for environmentally friendly banking practices. (Islam and Faruquee, 2022).Exploratory factor analysis (EFA), confirmatory factor analysis (CFA), and structural equation modeling (SEM) were used to test the reliability of Cronbach's alpha scale, as well as the research hypotheses based on a survey of 700 commercial bank managers and data collection by a practical sampling technique from June 2021 to December 2021. With a significance level of 1.0%, research novelty examines five elements that have an impact on the growth of green banks. Finally, the author's work had ramifications for future green bank policy development (NgaPhanThi Hang, 2022).

The current state of green banking practices and corporate social responsibility initiatives is shown through this review-based analysis. The green programs offered by both public and commercial banks, including online and mobile banking, green debit cards, and credit card loans, are examined. The research gap is identified based on the existing situation and the best approach to employ CSR funds for such green initiatives. Different research agendas to link green banking practices and corporate social responsibility initiatives are designed and examined based on the research gap (G. NandiniPrabhu& P. S. Aithal, 2021).This study looks at how well the green banking policy guidelines are being implemented and how green banking practices affect the financial results (ROA, ROE, ROI) of Bangladesh's commercial banks. Over 90% of the commercial banks listed on the Dhaka Stock Exchange have followed the bulk (over 60%) of the green banking policy recommendations supplied by the central bank, according to a study that examined three years' worth (2016–2018) of annual reports from those banks. (IreenAkhter, ShakilaYasmin, and NusratFaria, 2021).Green financing is thought to be the answer to degradation of the environment. Additionally, green finance ties the environment and the economy together while addressing ecological growth and sustainability. That's Why the majority of businesses have chosen to refer to their stocks as green bonds or green sukuks in ethical finance (a sukuk is a bond but is invested according to certain set standards). Through financial gain, it further encourages eco-friendly practices (Dr. Ambili Sunil and Munther TalalMomany, 2020).An array of methods for analyzing environmental issues have been developed as a result of growing concern for them on a worldwide scale and, more recently, among businesses and organizations. As a result, nations have been evaluated and ranked based on how well they perform in terms of the environment, with the top nations receiving the "Champion of the Planet Award" for the environmental policies they have put in place (Sarma and Roy, 2020).

Most developing nations are in a phase of transition for their economic and social growth, making them both extremely sensitive to climate change and reliant on international climate finance to support their programs for climate protection and mitigation. Several developing countries, including Bangladesh, are unable to take use of this advantage because they lack efficient institutions with knowledge of project design and planning.The implementation of green finance and financing that adheres to the international standard and the promotions of sustainable growth are just a couple of the important measures implemented to stop environmental deterioration (Zheng et. al., 2021).All banks adhere to the Bangladesh Bank's defined guidelines and their own internal regulations when conducting green banking operations. The majority of the times, banks include positive information about their investments, accomplishments, and green initiatives in their annual reports and in their reports to the Bangladesh Bank (Chen Zhixia et. al., 2018).The goal is to increase the effectiveness and efficiency of banking procedures, as well as the use of Technology and physical infrastructure, with no or little environmental impact. Furthermore, rising economies are especially in need of green and environmental policies due to their high vulnerability to climate change and global warming. Bangladesh, among other nations, is regarded as one of the first to declare the adoption of GB-related practices in order to promote sustainable economic development, having done so in 2011 (Bose et. al. 2018).

The central bank of Bangladesh and the head of the country's banking system, Bangladesh Bank (BB), has been at the forefront of implementing green financing through GB development, which is essential to the development and evolution of a green economy and the achievement of the Sustainable Development Goals (SDGs). GB is a crucial prerequisite for the development of a successful green economy (Akter et. al., 2018).Green banking is a standard banking procedure, and all activities are governed by the same authorities with special attention to global environmental sustainability (Singh and

Singh, 2012; Jha and Bhome, 2013; Karunakaran, 2014; Nathet al., 2014).To maintain economic sustainability, which is mandated by Bangladesh's central bank, is one of the key aspects of green banking in Bangladesh (Ahmadetal., 2013). Banks can become more environmentally friendly by implementing new methods for carrying out their daily operations, such as green investment management, online and paperless deposit management, in-house greening, e-recruitment and e-training and development, practicing social responsibility, and raising awareness among staff, clients, and the general public (Rahmanet al., 2013).In addition to their regular banking duties, this sort of bank also has a duty to protect the environment. They are constantly concerned with enhancing technical applications, operational activities, project finance, and changing the behaviors of their clientele in the banks and in society. Modern technology adoption, e-banking, internet banking, paperless data storage, e-HRM, video conferencing, paperless training, sparing air conditioning use, and daylight usage are all considered part of a bank's green business practices.Several studies demonstrate a positive relationship between the banking industry's financial performance and environmental performance. This kind of banking activity is not only an organization's CSR endeavor; it also aims to improve society's quality of life without causing any great harm.

Ullah (2010) listed the following as some significant characteristics of green banking operations:

- Banks' automation and online banking can assist the environment;
- It is continually mindful of creating a friendly environment both inside and outside the bank;
- Environmentally conscious investments are usually given top attention in finance;
- It is constantly concerned with the industrialization of the world and the advancement of society;
- Throughout industrialization and society at large, it has always prioritized sustainable and green growth;
- It alters the tenacity and mentality of the employees and customers in accordance with environmentally conscious principles; and
- It enables the general populace and larger community to behave honorably and responsibly.

According to Bangladesh Bank (the central bank of Bangladesh, 2012),implementing green banking policy will generate the following benefits for the banks:

- Reduction of carbon footprint in all bank branches and head offices; efficient and effective use of bank resources and network funding;
- Enhance brand recognition or goodwill while safeguarding the environment;
- Readily make the decision to stop lending to some environmentally hazardous projects;
- to assure timely customer service and boost employee productivity in banking operations, use new technologies; and
- Raise stakeholders' awareness, enabling them to implement environmentally friendly corporate practices.

Although the idea of "green banking" was originated in western nations, it is now widely accepted and employed in most of the world's countries in an effort to stop environmental degradation and make this planet livable. The issue of "Green Banking" has already been the subject of extensive research over the past few decades. In general, "green banking" refers to a variety of actions that banks engage in to address environmental concerns in both their day-to-day operations and investment decisions. Remer and Weber (2011) Green banking is a values-based banking system that can draw customers looking for responsible and secure ways to deposit their money and pull traditional banking toward social banking. This bank's core values include economic sustainability, positive social and environmental impact, and sustainability. Saving money, time, and energy through green or sustainable banking can benefit both businesses and society. It lessens paperwork and makes business workers more conscious of the environment and broader social issues (Bahl, 2012). Environmental protection is the primary goal of socially responsible banking; therefore, before approving any loan for a project, these banks first take into account the project's environmental implications, both now and in the future (Bihari, 2011). Since the environment has a direct impact on a company's assets, profits, rate of return, human capital, and other factors, banks should take the initiative to go green by incorporating ecological and environmental concerns into their lending standards (Sahoo and Nayak, 2007). By using online banking, internet banking, mobile banking, SMS baking, and ATM services, green banking, according to Biswas (2011), rationalizes the usage of paper and reduces costs. According to Dharwal and Agarwal (2013), ethical or green banking is essential for reducing a variety of risks, including credit risk, legal risk, and reputation risk. A few other green activities were also recommended by the writers, including carbon credit businesses, green mortgages, green financial goods, energy-conscious buildings, and social responsibility services to the community. Goyal and Joshi (2011) noted a few social and ethical challenges in banking, such as limiting loan distribution to businesses with environmental concerns, which can ultimately help the banking and financial industry operate sustainably. In the current banking environment, each bank should take the initiative to create a new green product with increased stakeholder participation and support green banking practices and environmental sustainability (Choudhuryet al., 2013). Whereas Ginovsky (2009) placed a strong emphasis on the introduction of new financial products that support sustainable practices and guarantee environmentally friendly company. Meena (2013) outlined four advantages of green banking, including lowering lending rates, increasing customer and employee environmental awareness, reducing deforestation, and modifying corporate practices to be more environmentally friendly. Social banking can, in some circumstances, help to reduce risk, promote better environmental stewardship, and boost operating profit (Jeucken, 2001). According to Chaurasia (2014), there haven't been many attempts in India to promote green banking. The researchers recommended that banks adopt greener practices and take ecological factors into account when making loans, which would compel businesses to make mandated investments in environmental management for the benefit of society as a whole.

The Green Banking Policy of BASIC Bank Ltd. Bangladesh (2011) was implemented to raise awareness among their staff, clients, and other stakeholders about environmental degradation, climate change, and the need for immediate action to promote environmental sustainability. Krebsbach (2005) claimed that because society is aware of environmental issues, banks that implemented green banking by taking into account environmentally responsible policies and practices had a competitive edge over others. Ginovsky (2009) had proposed that banks should introduce environmentally friendly products, rebuild their office spaces, and change the way they conduct business in order to adopt eco-friendly procedures and advance sustainable development. According to Maluet al. (2014), the banking industry can significantly contribute to reducing the carbon footprint in society and preserving environmental sustainability by implementing sustainable banking or ethical banking. Joshi and Goyal (2011) By taking into account social, cultural, ecological, and economic sustainability, green banking offers the banking and financial sector valuable lessons for preventing future social and environmental disasters. In developing nations like India, where banks are lagging behind in adopting the green phenomena and reaping its benefits, Sudhalakshmi and Chinnadorai (2014) claimed that the importance of green banking is multifarious and that urgent actions must be done right away in this regard. Banks are influenced to implement green banking despite variables including customer demand and environmental awareness, cost savings, risk reduction, increased profit, and other factors (Heim and Zenklusen, 2005). Markets care about organizational activities, and they reward or penalize sectors or firms based on their effective use of resources and awareness of long-term environmental sustainability. Also, stock market investors and customers of these businesses are aware of environmental problems and would boycott any businesses that don't care about the environment as a whole (Gupta, 2003; Goldar, 2007). According to Hart and Ahuja's (1996) research, financial performance and environmental performance are positively correlated. Even though banks used to primarily evaluate financial success, they have recently begun to evaluate social and environmental performance as well. Making a significant improvement in green banking or the global deployment of any new ideas is challenging. Since Bangladesh has issues with corporate governance, political influence, corruption, and inadequate ICT support, these issues impede the efficient implementation of green banking and other innovative efforts (Hossen and Anwar, 2011).

Bangladesh Bank's Green Banking Initiatives:

It is difficult to maintain equilibrium between ecological concerns and economic growth because of their tight connections. With policies on environmental risk management and green banking, Bangladesh Bank, the country's central bank, tries to maintain the balance as best it can. The Central Bank of Bangladesh, which serves as the industry's watchdog, has already demonstrated spectacular success in integrating the idea of green banking into its routine operations. Also, it provided a welcoming environment for the banking industry to guarantee a significant impact of green banking on Bangladesh's socioeconomic landscape.

Policy Support and Guidelines:

The first central bank to have a defined strategy for promoting green banking to protect the environment from unexpected weather patterns, rising greenhouse gas levels, and poor air quality is Bangladesh Bank (BB). BB has specifically issued certain recommendations for Green Banking activities to protect environmental issues. The Central Bank has mediated and advised banks to help their clients with the greatest caution when opening Letters of Credit (L/C) for the installation of Effluent Treatment Plants (ETP) in industrial units, and financing in solar energy, biogas, and ETP, as well as comply with the guidelines on Corporate Social Responsibility (CSR), etc. Consequently, banks have been asked to focus on establishing a relationship between CSR at their highest corporate level and ecologically and socially responsible activities by taking into account the effects of their activities. In addition to these, the Central Bank also provided a thorough guide on Environmental Risk Management (ERM) in January 2011, a general policy guideline on Green Banking to all commercial banks in February 2011, and a standard format for all commercial banks to report Green Banking activities in a structured manner, on the basis of which this report was created. The green economy, which is based on renewable energy, green buildings, green products and materials, LEED construction, clean transportation (public transit, electric vehicles, car sharing and carpooling programs), water management (rainwater systems, water purification), waste management (recycling, sustainable packaging), and so on, has served as the foundation for the development of the policy guidelines for green banking. In exchange for financing for ongoing environmentally friendly or "green" initiatives like the installation of bio-gas, solar, and other renewable energy generation units, effluent treatment plants, the adoption of new energy-efficient output processes, and so forth, BB is offering to the lending banks refinance at five percent interest per year from a taka 2.00 (two) billion refinance window. The financing of initiatives that promote clean energy production and other aspects of the environment is supported by Bangladesh Bank.

Bangladesh Bank (BB's) In-House Green Activities:

- BB is focusing on its internal green initiatives by making the best use of its resources (power, gas, fuel, water, paper etc.).
- Bangladesh Bank originally erected an 8 kW solar power system on its rooftop in March 2010 in an effort to inspire other commercial banks to engage in green banking practices. • To achieve significant energy efficiency, use LED lamps.
- Bangladesh Automated Clearing House (BACH), Credit Information Bureau online, Enterprise Resources Planning (ERP), Enterprise Data Warehouse (EDW), e-tendering, e-recruitment, e-passes, online salary, and other necessary information, etc. are significant areas that are covered under internal green initiatives and activities as part of Central bank automation.
- By adopting the Banking Application Package, which consists of the Core Banking Module, Treasury Management Module, and Market Infrastructure Module, Bangladesh Bank's entire banking operation has been automated.
- The Bangladesh Bank Head Office and its nine branch offices have already connected all of its divisions to a LAN/WAN computer network.
- The environmentally hazardous practice of burning spoiled, non-reissuable currency is being phased away in favor of shredding.
- Internet access to income and other relevant information, updated personal file information, office orders, online balance statements for all BB workers, and electronic visitor passes are all immediately available.
- An initiative has been made to make the Bangladesh Bank's 30-story head office environmentally friendly with the modern conveniences of rainwater collection, waste water recycling, energy conservation, and motion sensor lighting powered by window-based solar panels.

Source: Annual report of Bangladesh bank on Green Banking,

Commercial Bank's Green Banking Initiatives:

Every scheduled bank has created a Green Banking Unit (GBU) for Green Banking activities based on BB's principles and has their own green banking policy guidelines authorized by their Board of Directors or other competent authority. For internal green initiatives, all banks have a Green Office Handbook. Each bank must submit a quarterly report detailing its green banking operations using a template given by Bangladesh Bank. Policy development and execution, financial planning, environmental risk assessment, green finance, and the most efficient use of the climate risk fund, such as CSR initiatives for green projects and events, The use of funds for green marketing and capacity building, online banking, internal environmental management, their recent focus on sector-specific environmental policies, green strategic planning, an environmental risk management plan, designing and introducing novel green products, disclosure and reporting—all of these activities and initiatives have been taken into account when evaluating the performance of banks in terms of their green banking initiatives.

Budget Allocation and Utilization for Go Green:

According to the Central Bank's recommendations, all banks must set aside a sizeable portion of their yearly budgets for green banking initiatives, and the allocation should be divided into the following categories:

- Funds for climate risk management,
- Green training and development, marketing, and capacity building,
- Funds for green financing and investment.

Green Finance/ Investment:

Direct and indirect green financing are both included in green finance. For projects involving renewable energy and the environment, such as the installation of ETPs, biogas plants, solar power plants, bio-fertilizer plants, hybrid Hoffman kilns (HHK), green financing at reduced interest rates, and others, the bank may use its own funds or Bangladesh Bank's funds. Finance for projects using an Effluent Treatment Plant (ETP) or comparable system is known as indirect green finance. The six-year investment in green finance:

Table-1 Direct and Indirect Investment to Green Finance during FY 2016 – FY 2021

Year	FY 2021	FY 2020	FY 2019	FY 2018	FY 2017	FY 2016	Total
Direct GF (TK. in million)	100,794.05	1,11,215.39	105,252.91	71,347.2	38665.7	33358.2	460,633.45
Indirect GF (TK. in million)	----	----	----	----	509950.9	469863.1	979,814
Total Investment (TK. in million)	100,794.05	1,11,215.39	105,252.91	71,347.2	548616.6	503221.3	1,440,447.45

Source: Annual Report of Central Bank (Bangladesh Bank) during the years (FY 2016 – FY 2021).

Climate Risk Fund:

Bank's Climate Risk Fund covers their part of CSR activities as green event or green projects related to Climate Change Risk. Banks have utilized total taka 3,794.75million from 2016 to 2021 from their Climate Risk Fund. Banks CRF utilization for last six years:

Table-2 Budget Allocation and Budget Utilization for CRF during FY 2016 - FY 2021

Year	FY 2021	FY 2020	FY 2019	FY 2018	FY 2017	FY 2016	Total
Budget Utilization (TK. in million)	186	476.8	281.9	1,518.25	876.1	455.7	3,794.75

Source: Annual Report of Central Bank (Bangladesh Bank) during the years (FY 2016 – FY 2021).

Challenges and Future Agenda of Green Banking:

Bangladesh's economy is still in its infancy, and the banking industry has enormous development potential if it adopts an innovative strategy-making method. Setting up a strategic plan that takes into account the 3P approach-people, planet, and profit-is necessary. For an environment that values the environment, the banking industry should also have policies for the effective use of energy-efficient products, electronic compliances, motor vehicles, etc. A comprehensive training program is needed for top, mid, and lower level management as well as clients in order to assure in-house green operations.Board/Competent Authority should be informed of current green banking operations and developments and take action to keep them updated. Given the abundance of green goods and services being offered daily and anticipated in the future, Bangladesh's green banking industry appears to have a bright future. In the near future, we'll hear about and see some cutting-edge services like Green excellence awards and recognitions, Green rating agencies, Green investment funds, Green insurance, and Green accounting and disclosure in action.Implementing green banking properly will also aid in limiting the operations of polluting enterprises. In the future, we anticipate that banks will serve as both a mediator and a guardian of the economic change, creating a platform that will open up several prospects for finance and investment policies and aid in the development of a low-carbon economy. The accompanying table, Table 7, lists the principal difficulties and solutions to these issues on the path to green banking.

- The major Challenges and way forward in green banking
- Cooperation and proper communication amongst all the relevant authorities.
- Moving forward with the right awareness and effective capacity building presents problems. Immediate focus on sectorial lending rules and regulations.
- Moving various industries (garments, textiles, tanneries) to the appropriate site. Knowledge of the top management, the Board of Directors, the competent authority, management at all levels, and working with bank officials as well as customers.
- Encouraging borrowers to take environmental sustainability into account when planning their projects.
- Green banking must be used, and ERM guidelines must be used differently.
- A culture of environmental governance should emerge within organizations.
- Choose a benchmark from the best practices throughout the world and replicate it locally.
- Sharing technical knowledge and understanding with peer groups can be complicated.
- Incorporation of credit risk management into the overall technique for assessing credit risk.
- There is a need to create and implement an efficient system for grading environmental risk.
- A useful database should be created for technical support. 2012 Bangladesh Bank Annual Report on Green Banking.

Conclusion:

The banking sectors in emerging economies need to be proactive and prioritize environmental consideration in all of their business activities if they want to safely increase the rate of economic expansion. By incorporating environmental principles into their lending practices, banks can increase the return on their investments and encourage polluting firms to become more environmentally friendly as the environment is constantly changing. Hence, now is the ideal time for Bangladesh's banking industry to become aware of its obligations to the environment and society if it wants to compete and survive in the market. In addition to allocating funds for environmental sustainability, banks need make sure that such funds are used effectively. We anticipate that our banking industry will soon act as a bridge between environmental preservation and economic growth in order to create a sustainable Bangladesh.

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