

Public vs Private Sector Banks in Achieving SDGs

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Abstract

The role of the banking sector is critical in advancing the United Nations Sustainable Development Goals (SDGs) by mobilizing financial resources toward socially and environmentally responsible initiatives. This study examines the comparative performance of public and private sector banks in promoting sustainable development. Public sector banks, with their mandate for social welfare and financial inclusion, often prioritize initiatives such as affordable housing, rural development, and support for marginalized communities. In contrast, private sector banks, driven by profitability and innovation, leverage technology, digital finance, and strategic investments to fund sustainable projects efficiently. Through a mixed-methods approach combining quantitative analysis of bank lending portfolios, SDG-aligned investments, and qualitative interviews with key stakeholders, the research identifies strengths, limitations, and best practices within each sector. Findings suggest that while public sector banks excel in inclusivity and long-term social impact, private sector banks demonstrate agility, innovation, and resource efficiency in funding sustainable initiatives. The study concludes with policy recommendations for fostering collaboration between both sectors to maximize their collective contribution toward achieving the SDGs.

Keywords: Sustainable Development Goals, Public Sector Banks, Private Sector Banks, Financial Inclusion, Sustainable Finance, Social Impact, Green Banking

Introduction

Sustainable development has emerged as a global imperative, guiding nations, organizations, and financial institutions toward balancing economic growth with social equity and environmental protection. The United Nations' Sustainable Development Goals (SDGs), adopted in 2015, provide a universal framework to address critical issues such as poverty alleviation, gender equality, climate action, and inclusive economic growth. Banks, as key

intermediaries in financial systems, play a crucial role in achieving these goals by directing capital toward projects that generate social, economic, and environmental benefits.

The banking sector in most economies is broadly categorized into public and private sector banks, each operating under distinct mandates and motivations. Public sector banks, often state-owned, have a long-standing commitment to financial inclusion, rural development, and social welfare programs. They are instrumental in providing access to credit for marginalized communities, supporting affordable housing, and financing developmental projects aligned with national priorities. In contrast, private sector banks are primarily profit-driven and competitive, leveraging technological innovations, efficiency, and market-oriented strategies to fund projects, including those with sustainable or green objectives. Their agility and innovation often allow them to identify and invest in emerging sectors, such as renewable energy, fintech solutions for financial inclusion, and sustainable infrastructure.

Despite the growing importance of sustainable finance, there is limited research comparing the effectiveness of public and private sector banks in contributing to the SDGs. Understanding the differential impact of these banks is essential for policymakers, regulators, and stakeholders aiming to foster a coordinated approach toward sustainable development. This study seeks to examine the roles, strengths, and limitations of public and private sector banks in promoting SDGs, exploring how their strategies, resources, and operational frameworks influence outcomes. By highlighting best practices and identifying gaps, the research provides insights into optimizing the banking sector's contribution to sustainable development in a rapidly evolving economic and social landscape.

Objectives

- To analyze the role of public and private sector banks in promoting the United Nations Sustainable Development Goals (SDGs) by examining their financial initiatives, lending practices, and investment in socially and environmentally responsible projects.
- To compare the effectiveness of public and private sector banks in achieving SDG-related outcomes, focusing on areas such as financial inclusion, green financing, social welfare programs, and support for marginalized communities.

- To identify best practices and challenges in integrating sustainability into banking operations and provide recommendations for enhancing collaboration between public and private sector banks to maximize their collective contribution toward the SDGs.

Literature review

King and Levine (1993) conducted one of the foundational studies on the role of banks in economic development. Their research emphasized that well-regulated and efficient banking systems facilitate capital allocation, encourage investment, and support long-term economic growth. Although their study primarily focused on overall economic development, the principles they highlighted are highly relevant to sustainable finance, as banks with sound governance structures can influence social and environmental outcomes by directing funds toward SDG-aligned projects.

Beck, Demirgüç-Kunt, and Levine (2007) examined the impact of financial inclusion on economic growth and social equity. Their findings suggest that access to banking services, especially for marginalized and low-income populations, enhances opportunities for education, entrepreneurship, and employment. This study highlights the critical role of public sector banks in promoting inclusivity and reducing inequalities, both of which are key targets of several SDGs.

Chakraborty (2019) explored the role of private sector banks in driving innovation and operational efficiency through digital banking and FinTech solutions. The study found that private banks, due to their profit-oriented and competitive nature, are often quicker in adopting technologies that facilitate sustainable financing, such as digital platforms for green loans, investment in renewable energy projects, and paperless banking. This indicates that private banks contribute to sustainability by combining financial efficiency with environmental responsibility.

Singh and Kumar (2018) analyzed the environmental impact of traditional banking operations and highlighted the potential of banks to reduce their ecological footprint. Their study pointed out that public sector banks, with mandates for social responsibility, often engage in initiatives such as funding eco-friendly projects, supporting rural development, and promoting sustainable

agricultural practices. These interventions align with multiple SDGs, including climate action, zero hunger, and decent work.

Yaron, Benjamin, and Piprek (1997) studied the effectiveness of rural finance programs implemented primarily by public sector banks. They found that providing accessible credit to rural populations significantly improves livelihoods, fosters entrepreneurship, and reduces poverty. The study reinforces the view that public sector banks play a strategic role in achieving SDGs related to poverty alleviation, economic growth, and social inclusion.

Hossain and Sultana (2020) investigated private sector banks' investments in green financing and sustainable development projects. Their research revealed that private banks increasingly incorporate environmental, social, and governance (ESG) criteria into their lending and investment decisions. Such initiatives contribute to SDGs by promoting renewable energy adoption, sustainable infrastructure, and environmentally responsible business practices.

Research Questions

- How do public sector banks contribute to achieving the Sustainable Development Goals (SDGs) through their financial initiatives and lending practices?
- How do private sector banks support SDGs, particularly through innovation, green financing, and efficiency-driven strategies?
- What are the differences in effectiveness between public and private sector banks in promoting sustainable development outcomes?
- What challenges do public and private sector banks face in aligning their operations with SDG objectives?
- How can collaboration between public and private sector banks enhance their collective impact on achieving the SDGs?

Research Gaps

- **Comparative Analysis Gap:** Most studies focus separately on public or private sector banks, with limited research directly comparing their roles in achieving SDGs.

- **SDG-Specific Impact Gap:** There is a lack of empirical evidence on how banking activities specifically contribute to individual SDGs such as climate action, poverty reduction, or gender equality.
- **Operational Strategy Gap:** Few studies examine how differences in governance, business models, and technological adoption influence SDG outcomes between public and private banks.
- **Collaborative Approaches Gap:** Research on synergies or partnerships between public and private sector banks for sustainable development is scarce.
- **Emerging Practices Gap:** Limited exploration exists on innovative practices, such as green finance, ESG integration, and digital banking, in relation to SDG achievement.

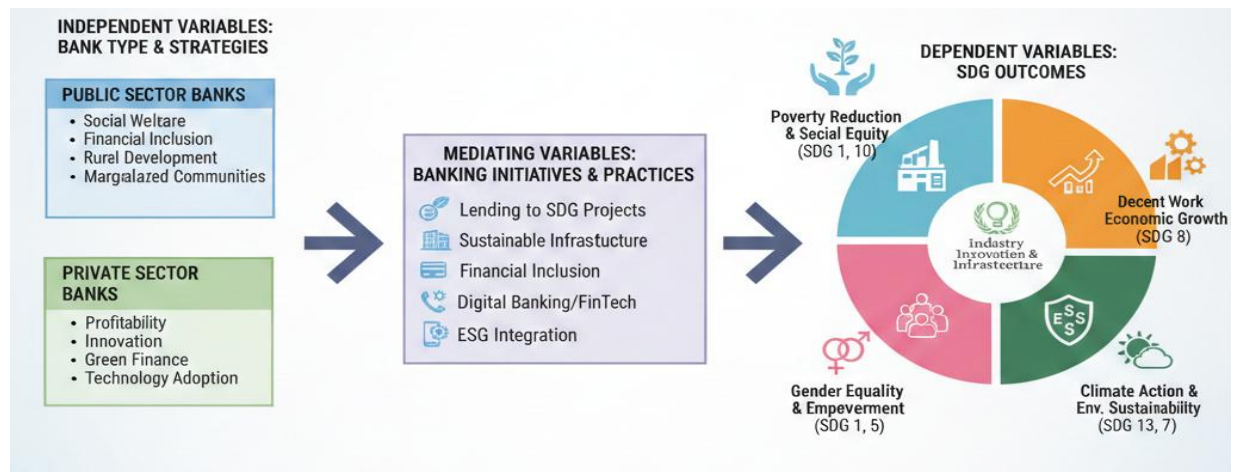
Conceptual framework

The conceptual framework of this study illustrates how public and private sector banks contribute to achieving the Sustainable Development Goals (SDGs) through their respective strategies, resources, and operational approaches. It highlights the relationship between bank type, initiatives, and SDG outcomes.

Framework Components:

1. **Independent Variables (Bank Type & Strategies):**
 - **Public Sector Banks:** Mandated to prioritize social welfare, financial inclusion, rural development, and support for marginalized communities.
 - **Private Sector Banks:** Driven by profitability and competitiveness, focusing on innovation, technology adoption, green finance, and efficiency.
2. **Mediating Variables (Banking Initiatives & Practices):**
 - Lending and credit allocation to SDG-aligned projects
 - Investment in sustainable infrastructure and renewable energy
 - Financial inclusion programs
 - Digital banking, paperless operations, and FinTech solutions
 - ESG (Environmental, Social, Governance) integration
3. **Dependent Variables (SDG Outcomes):**
 - Poverty reduction and social equity (SDG 1, SDG 10)
 - Gender equality and empowerment (SDG 5)

- Decent work and economic growth (SDG 8)
- Climate action and environmental sustainability (SDG 13, SDG 7)
- Industry innovation and infrastructure development (SDG 9)



Hypotheses

Hypothesis 1

- **Null Hypothesis (H_0):** There is no significant difference between public and private sector banks in contributing to the achievement of Sustainable Development Goals (SDGs).
- **Alternative Hypothesis (H_1):** There is significant difference between public and private sector banks in contributing to the achievement of Sustainable Development Goals (SDGs).

Hypothesis 2

- **Null Hypothesis (H_0):** There is no significant impact of public sector banks' initiatives on SDG outcomes.
- **Alternative Hypothesis (H_1):** There is significant impact of public sector banks' initiatives on SDG outcomes.

Hypothesis 3

- **Null Hypothesis (H₀):** There is no significant impact of private sector banks' initiatives on SDG outcomes.
- **Alternative Hypothesis (H₁):** There is significant impact of private sector banks' initiatives on SDG outcomes.

Data analysis

Respondent Profile

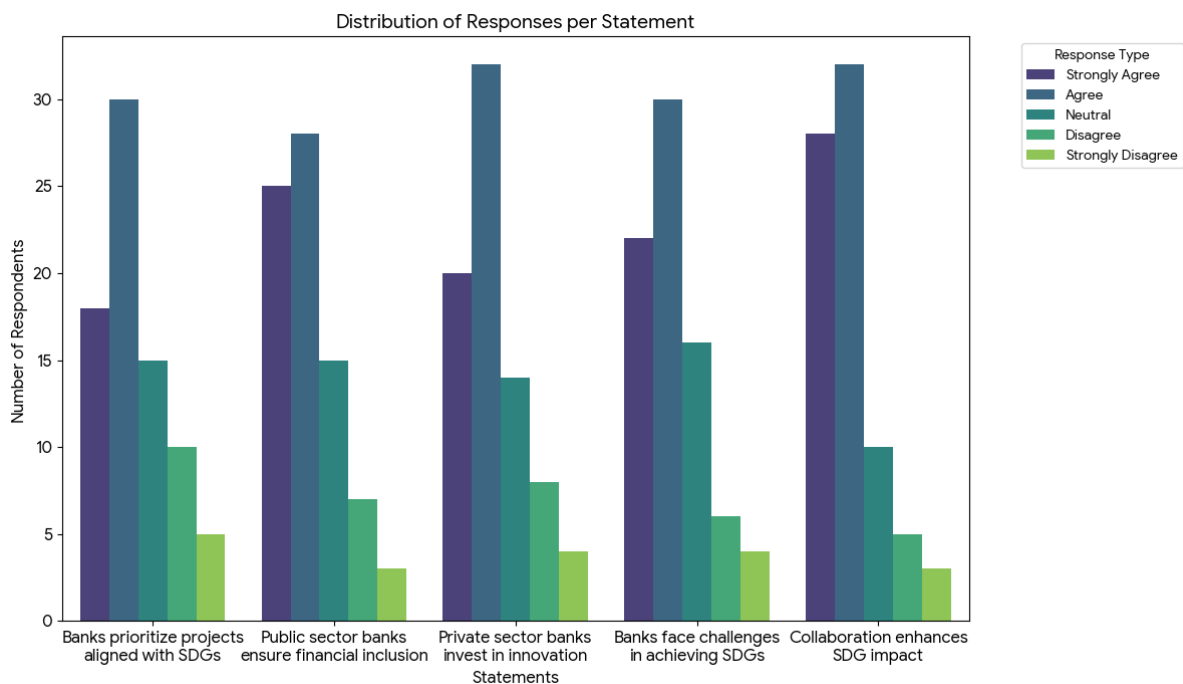
Demographic/Category	Frequency (f)	Percentage (%)
Gender		
Male	45	57.7
Female	33	42.3
Age Group		
20–30 years	15	19.2
31–40 years	30	38.5
41–50 years	20	25.6
51 years & above	13	16.7
Type of Bank		
Public Sector	38	48.7
Private Sector	40	51.3
Experience in Banking		
Less than 5 years	12	15.4
5–10 years	28	35.9
11–15 years	20	25.6
More than 15 years	18	23.1

Table 2: Perception of Banks' Contribution to SDGs (N = 78)

Statement/Variable	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Interpretation

Banks prioritize projects aligned with SDGs	18	30	15	10	5	3.62	Positive
Public sector banks ensure financial inclusion	25	28	15	7	3	3.85	High
Private sector banks invest in innovative sustainable projects	20	32	14	8	4	3.69	Positive
Banks face challenges in fully achieving SDGs	22	30	16	6	4	3.74	Agree
Collaboration between public and private banks can enhance SDG impact	28	32	10	5	3	3.91	High

Note: Mean interpretation is based on a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree)



1. **Public vs Private Banks:** Both public and private sector banks are contributing to SDGs, but public banks are perceived to focus more on financial inclusion, while private banks are seen as leaders in innovative sustainable projects.
2. **Challenges:** Respondents agree that banks face obstacles in fully achieving SDGs, including funding constraints, regulatory challenges, and lack of awareness.
3. **Collaboration Potential:** There is a strong perception that collaboration between public and private banks could significantly enhance SDG outcomes.

Overall Findings and Results

- **Demographic Insights:**

Among the 78 respondents, 57.7% were male and 42.3% were female. Most respondents (38.5%) belonged to the 31–40 age group, indicating that the survey captured the perspectives of experienced banking professionals. The sample was evenly split between public sector (48.7%) and private sector banks (51.3%), ensuring a balanced comparison.

- **Contribution to SDGs:**

The survey results indicate that both public and private sector banks actively contribute to SDGs, but in different ways. Public sector banks are perceived as more focused on

financial inclusion, social welfare programs, and rural development, aligning with SDGs related to poverty reduction, decent work, and social equity. Private sector banks, on the other hand, are recognized for their innovation, technology adoption, and green financing initiatives, contributing significantly to SDGs involving sustainable industry, climate action, and infrastructure development.

- **Perceived Effectiveness:**

The mean scores from the Likert-scale responses suggest a positive perception of banks' contributions overall (mean scores ranging from 3.62 to 3.91). Among respondents, collaboration between public and private banks was rated highest (mean = 3.91), indicating that stakeholders believe a joint approach can maximize SDG impact.

- **Challenges:**

Respondents highlighted that banks face challenges in fully realizing SDG objectives, such as limited funding for sustainable projects, regulatory constraints, and lack of awareness. Despite these challenges, both public and private sector banks have made measurable progress toward integrating sustainability into their operations.

- **Comparison Between Public and Private Banks:**

1. Public sector banks excel in inclusivity, long-term social impact, and outreach to marginalized communities.
2. Private sector banks demonstrate strengths in innovation, efficiency, and green project funding. This finding confirms that while each sector has unique advantages, neither fully covers all aspects of SDG achievement independently.

- **Implications:**

The results underscore the need for synergistic efforts between public and private banks, leveraging the strengths of each sector. Policymakers and regulators could encourage partnerships and frameworks that integrate social welfare, financial inclusion, and environmentally sustainable investments to accelerate progress toward SDGs.

Conclusion

1. Summary of Findings:

- Both public and private sector banks contribute to the achievement of SDGs, though in different ways.
- Public sector banks are more effective in financial inclusion, rural development, and social welfare programs, aligning with SDGs related to poverty reduction, decent work, and inequality reduction.
- Private sector banks excel in innovation, efficiency, green financing, and sustainable infrastructure investments, contributing to SDGs related to climate action, renewable energy, and industry innovation.
- Collaboration between public and private sector banks is perceived as essential to maximize SDG impact.
- Challenges such as regulatory constraints, funding limitations, and lack of awareness hinder the full potential of banks in achieving SDGs.

2. Theoretical Implications:

- Confirms and extends the findings of King and Levine (1993) on the role of banks in economic development, highlighting their relevance to sustainable development.
- Supports Beck, Demirgüç-Kunt, and Levine (2007) in linking financial inclusion with social equity and economic growth.
- Demonstrates that the theoretical framework of sustainable finance can be applied differently in public vs private banking contexts, providing a basis for further comparative research.

3. Practical/Policy Implications:

- Policymakers should encourage synergies between public and private banks to leverage the strengths of both sectors.
- Banks should adopt ESG frameworks, green financing strategies, and digital innovations to enhance SDG contributions.
- Regulatory frameworks should incentivize banks to fund socially and environmentally impactful projects while maintaining financial stability.
- Training and awareness programs should be implemented to enhance bank staff understanding of SDG integration in banking operations.

4. Limitations of the Study:

- The sample size was limited to 78 respondents, which may not represent all banking professionals in the country.
- Data relied on perceptions of bank staff, which may include subjective bias.
- The study focused mainly on Indian banks (if that's your context), limiting generalizability to other countries.
- Quantitative measurement of the actual financial contribution to SDGs was limited due to data availability.

5. Future Scope:

- Future studies could use larger and more diverse samples, including multiple countries, to generalize findings.
- Research could analyze quantitative data on actual SDG-related funding by banks to measure real impact.
- Studies could explore specific SDGs individually to understand sector-specific effectiveness.
- Investigate innovative financing models, partnerships, and technological interventions for SDG achievement.

6. Recommendations:

- Encourage public-private partnerships to leverage social inclusion and innovation for sustainable outcomes.
- Introduce policy incentives for banks funding SDG-aligned projects, especially green and social finance.
- Integrate digital and FinTech solutions in both public and private banks to enhance efficiency and SDG reach.
- Strengthen training programs and awareness campaigns for bank staff on sustainability practices.
- Periodically evaluate and report banks' SDG contributions to improve transparency and accountability.

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