



Building Climate Resilience Through Innovation

JULY, 2025

Executive Summary

Pakistan's growing climate vulnerability demands urgent financial inclusion solutions that empower low-income communities to adapt. Mobilink Bank, through internal surveys and market research, identified rising customer demand for affordable solar and EV financing, particularly in underserved and energy-insecure regions. In response, Mobilink Bank launched its Green Financing Loan and EV Bike Loan to address affordability gaps and build climate resilience at the grassroots. These products not only enable cleaner energy adoption but also align with national climate goals while strengthening income stability for vulnerable segments. Mobilink Bank remains committed to driving inclusive, innovation-led climate action across Pakistan.



Problem Statement

Low-income communities in Pakistan face increasing climate risks but lack access to affordable, flexible financing for green solutions like solar energy and electric transport. High upfront costs, limited awareness, and serviceability concerns continue to hinder adoption, leaving vulnerable populations without the tools to build climate resilience. **Without accessible financial pathways, these communities remain highly exposed to climate shocks and unable to adapt or recover sustainably.**

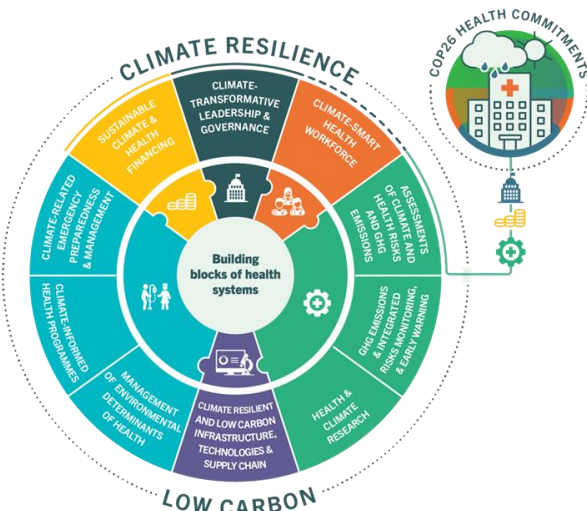


Current Status

Pakistan is ranked among the top 10 countries most affected by climate change over the past two decades (Global Climate Risk Index, 2021). In 2022 alone, the country witnessed devastating floods that affected over **33 million people**, destroyed **2 million homes**, and caused economic losses exceeding **USD 30 billion** (UNDP Pakistan Annual Report, 2022). These events are not isolated – they represent the new normal, especially for low-income communities who lack buffers or resources to rebuild.

At Mobilink Bank, we recognize that **financial inclusion and climate resilience are deeply interconnected**. The poorest are often the most exposed to climate risks, yet have the least access to the tools that could help them adapt – such as renewable energy, clean transport, or disaster-prepared livelihoods (CGAP, 2023).

As Pakistan’s largest digital microfinance bank, Mobilink Bank has both the reach and the responsibility to catalyze inclusive climate action. By introducing dedicated products like our **Green Financing Loan** for solar solutions and the **EV Bike Loan** for electric mobility, we are helping customers reduce their carbon footprint, stabilize incomes, and future-proof their livelihoods. These are not one-off offerings – they are part of a larger mission: **to build up climate resilience in our financial solutions**.



Challenges

While climate-resilient financing presents an urgent need, several practical and behavioral challenges continue to limit adoption in Pakistan, especially for low- and middle-income segments:

Affordability & High Upfront Costs

Despite increasing interest, most micro and small borrowers remain unable to bear the significant upfront cost of installing solar panels or purchasing EV bikes without accessible financing solutions. According to Mobilink Bank’s own internal survey, **68%** of customers expressed inability to afford upfront solar investment without instalment support.

After Sales Service & Product Reliability

Concerns over long-term maintenance, service reliability, and quality of installations discourage many potential borrowers from making green investments.

Awareness Gaps in Rural Segments

While urban populations are increasingly aware of climate risks and green technologies, significant information asymmetry remains in semi-urban and rural regions where **climate vulnerabilities are often highest but awareness is lowest**.

Climate Vulnerability is Worsening

Many potential green financing customers, especially gig workers and informal MSMEs, have thin or non-existent credit files, making risk assessments for financial institutions more complex.

Lack of Credit History for Informal Borrowers

According to the Global Climate Risk Index, with Pakistan ranking among the **top 10** most-recurring heatwaves, floods, and energy shortages are putting increasing pressure on marginalized households – making resilience an urgent but challenging goal.

Research Methodology

This edition of *MicroInsights* employs a **qualitative research approach** to understand how climate-resilient financial solutions can be effectively scaled in Pakistan. The analysis is based on a combination of **primary research**, drawn from real-life customer observations and behaviors captured through Mobilink Bank's in-house *Customer Feedback Calendar*, and **secondary research**, sourced from credible global and national studies, policy frameworks, and sectoral trend analyses. Instead of relying solely on theoretical models, this study is deeply rooted in institutional experience and field-level insights to ensure actionable, customer-centric outcomes.

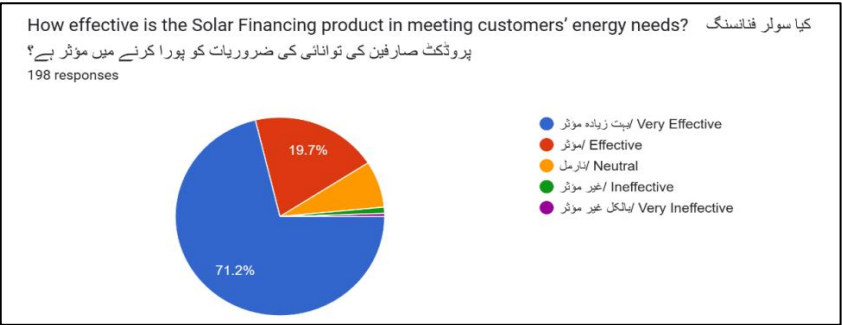
1. In-House Customer Feedback Calendar' 2025

In H1 of 2025, Mobilink Bank proactively launched an in-house **Solar Financing Survey** under its **Customer Feedback Calendar Initiative**, covering insights gathered from:

Sample Size: **198** employees

Coverage: Branches across Mobilink Bank's nationwide footprint

The survey captured employee interactions with customers, allowing a deeper read into customer sentiment around clean energy financing. Key insights included:



Key barriers included high upfront costs, concerns about after-sales service, and a strong preference for flexible, 18–24-month financing options. Encouragingly, customers are increasingly aware of the long-term benefits of renewable energy, validating MMBL's push for Green Financing as a critical step toward climate resilience.



Did you know?

INTERESTING FACT

The exercise reaffirmed that **climate resilience is no longer a secondary need but an essential financial inclusion priority** for communities exposed to energy insecurity, rising temperatures, and unreliable electricity.

2. Online Secondary Research, Policy Benchmarks & Sectoral Trends

To supplement internal insights, Mobilink Bank reviewed credible global and national data sources, including GCRI, UNDP & World Bank Reports, National Climate Change Policy (2021) & NDCs, IFC, CGAP & Regional Case Studies. Furthermore, we also reviewed market data and public research to inform the opportunity landscape:

20%

Solar energy growth in Pakistan, expanding at **15–20% CAGR** due to energy crisis pressures.

2M +

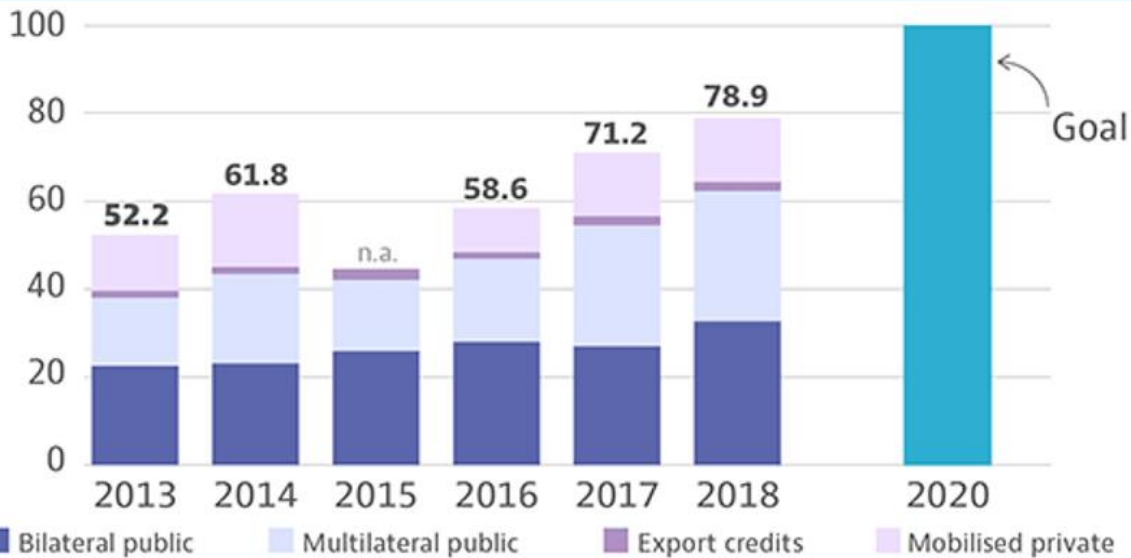
EV adoption potential among Pakistan's **2 million+ gig workers**.

25M +

Government estimates on **25 million+ people** still lacking access to reliable electricity

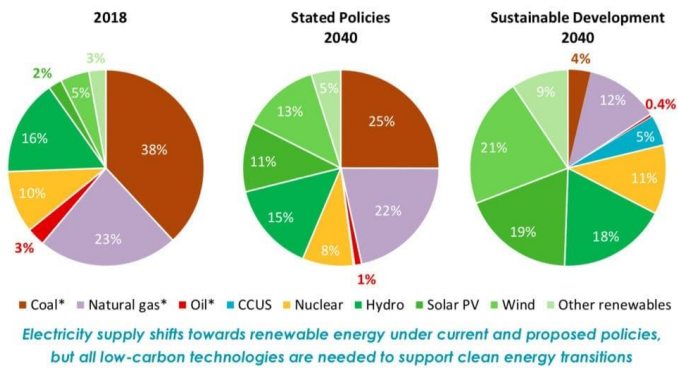
Climate finance for developing countries is rising

Climate finance provided and mobilised by developed countries, in USD billions



The gap in the private finance time series in 2015 is due to the implementation of enhanced measurement methodologies. As a result, private flows for 2016-18 cannot be directly compared with private flows for 2013-14.

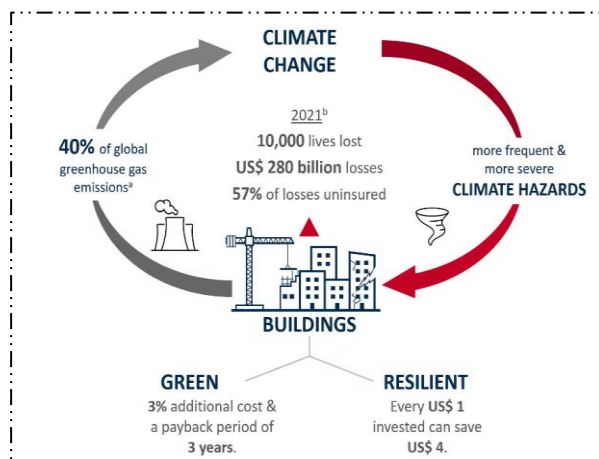
Where Financial Inclusion and Climate Resilience Intersect



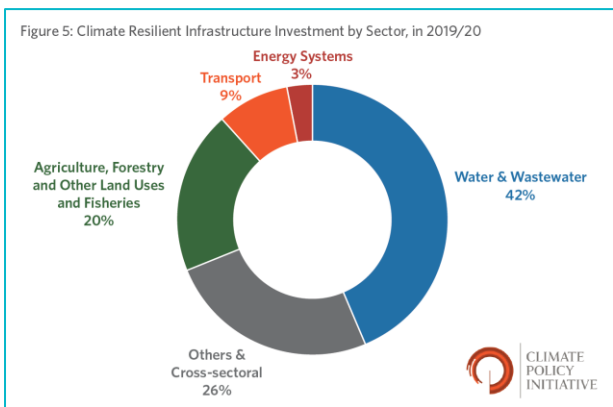
Electricity supply shifts towards renewable energy under current and proposed policies, but all low-carbon technologies are needed to support clean energy transitions

* Excludes capacity equipped with CCUS.

[IEA World Energy Outlook: Solar Capacity Surges Past Coal and Gas by 2040](#)



[Climate resilience should be built into new construction | World Economic Forum](#)



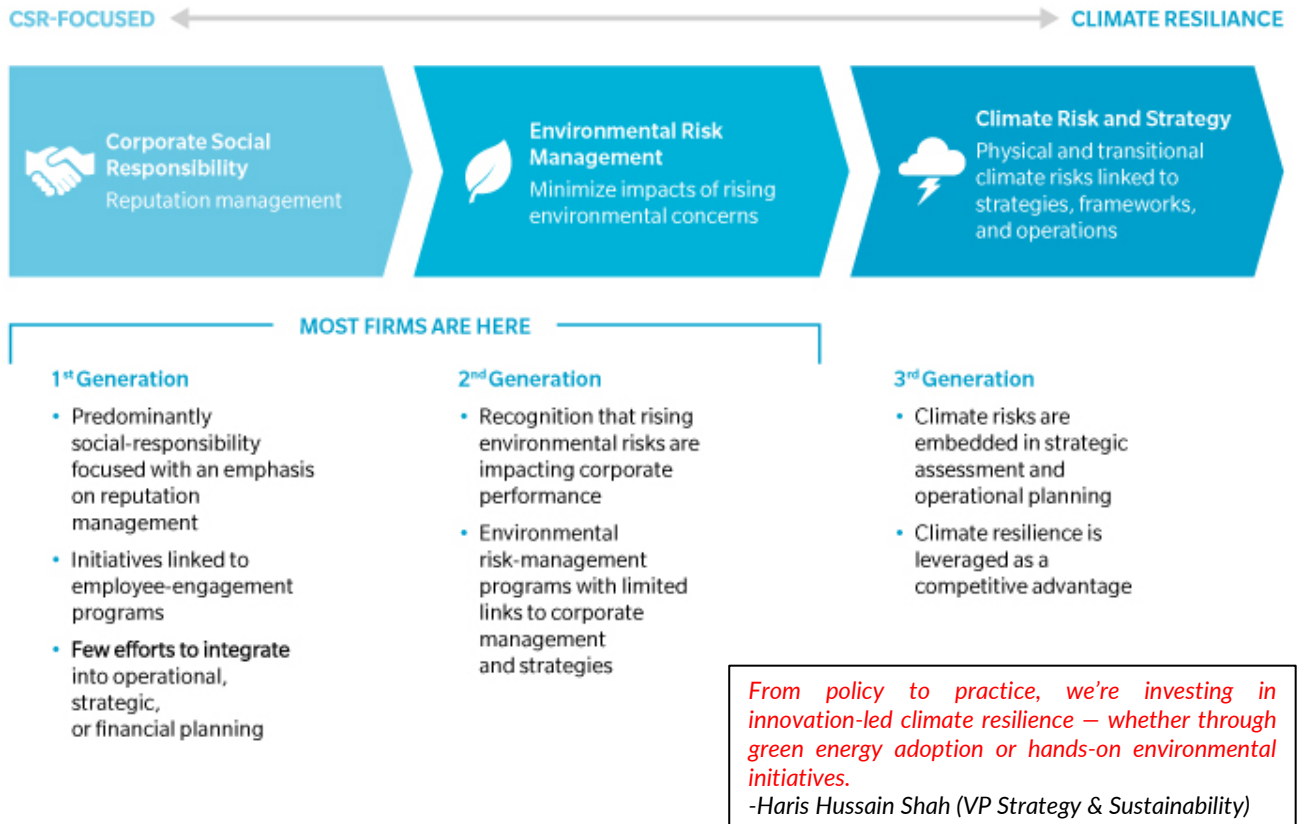
[Tracking Investments in Climate Resilient Infrastructure - CPI](#)

Renewable energy projects provide affordable and clean energy, build more sustainable infrastructure and displace fossil fuels as a source of power generation.



Paradigm Shift: Building a Mindset of Climate Resilience

PARADIGM SHIFT: BUILDING A MINDSET OF CLIMATE RESILIENCE



ESG Policy by, Mobilink Bank

Mobilink Bank's ESG Policy reflects its commitment to sustainable, responsible, and inclusive banking. The policy prioritizes women's financial inclusion, rural development, climate risk protection, and diversity. It focuses on creating women-centric products, supporting agriculture, promoting green practices like branch solarization and energy efficiency, and ensuring a safe, fair, and inclusive workplace. Mobilink Bank also emphasizes responsible procurement, customer protection, data security, and community uplift through CSR initiatives. The ESG Steering Committee actively oversees and drives these efforts to ensure continuous improvement.

✓ **21** branches solarized

✓ **100%** ESG-trained workforce

✓ Climate-first innovation, driving long-term impact

✓ Millions of women and farmers supported through inclusive digital financial solutions



Change to Sustain- ESG Workshop by Mobilink Bank

Mobilink Microfinance Bank recently organized an insightful ESG workshop in **collaboration** with **Zero Point Partners** for HQ staff, focusing on sustainability, social responsibility, and ethical governance. A dedicated group of trainers was also developed to further cascade **ESG** and **DEI awareness** across our branch network.



Other Opportunities Explored by Mobilink Bank

While challenges exist, Mobilink Bank has actively stepped into this emerging gap by **developing innovative, need-based products that directly support vulnerable communities in building resilience against climate shocks.**

Product Innovation Based on Real Needs

Mobilink Bank launched its **Green Financing Loan** and **EV Bike Financing** after identifying affordability and serviceability gaps through its internal research. These solutions allow customers to adopt solar and EV technologies without bearing high upfront costs, while benefiting from structured, flexible instalment plans.

Targeting Underserved & High-Risk Communities

The Bank has particularly focused on gig workers, small business owners, and rural households — segments that are both income-insecure and climate-exposed.

Supporting National Climate Goals

By enabling green technology adoption at the micro level, Mobilink Bank directly contributes to Pakistan's commitments under the **Nationally Determined Contributions (NDCs)**, including expanding renewable energy access and lowering carbon emissions.

Institutionalizing Green Lending Capacity

Beyond products, Mobilink Bank is strengthening its internal capabilities to assess climate lending risks, improve borrower education on green technologies, and partner with vetted solar vendors to ensure better service delivery.



Work Done by Mobilink Bank



FUEL YOUR BUSINESS WITH SOLAR

SAVE ON ENERGY, THRIVE ON SUSTAINABILITY
WITH **MOBILINK BANK SOLAR FINANCING**



Scan to locate our nearest branch



At Mobilink Bank, we believe the future of finance is green, inclusive, and innovation-driven. Our journey toward climate resilience is just beginning — but with every solar panel lit and every electric ride launched, we are moving closer to a world where progress doesn't come at the planet's expense.

-Laila Asad (AM Research & Product Development)



**RIDE SMART
LIVE GREEN**
WITH E-BIKE LOAN



SAFEGUARD YOUR CROPS & LIVESTOCK
Today & Tomorrow



MOBILINK BANK CLIMATE INSURANCE



ہماری سولر پینل کے ساتھ
اپنی فصل کی ایک نئی کہانی
موسی لکچرنگ سولر فنانسنگ کے ساتھ



موسی لکچرنگ سولر فنانسنگ کے ساتھ
اپنی فصل کی ایک نئی کہانی



سورج کی روشنی کو بچت میں بدلیں
موسی لکچرنگ سولر فنانسنگ
کی ساتھ اپنی گھر کو روشن رکھیں



موسی لکچرنگ سولر فنانسنگ کے ساتھ
اپنی گھر کو روشن رکھیں



TURN SUNSHINE INTO SAVINGS
POWER YOUR HOME WITH
MOBILINK BANK
SOLAR FINANCING



SCAN TO LOCATE
OUR NEAREST BRANCH



Success Story



Muhammad Awais – From Diesel Dependency to Solar Empowerment

Muhammad Awais, a dedicated farmer from Gojra city, had long relied on a diesel-powered tube well to irrigate his land. However, the ever-increasing cost of diesel had become a heavy burden on his farming operations. During a community meeting organized by Mobilink Bank's Gojra branch, Mr. Waseem, a bank representative, introduced the concept of solar-powered tube wells offered through agriculture-based financing. Intrigued by the opportunity, Awais reached out to the branch to learn more. With the support of the Mobilink Bank Gojra team, Awais was able to secure a loan and successfully install a solar tube well on his land. This transition has not only eliminated his diesel expenses but has also improved his productivity and peace of mind.

"Thanks to Mobilink Bank Gojra branch, I'm no longer burdened by fuel costs. I feel happier, more secure, and my farm is flourishing," says Awais.

References

1. [Solar Financing Survey Report.pdf](#)
2. https://climateknowledgeportal.worldbank.org/sites/default/files/2021-06/15845-WB_Pakistan%20Country%20Profile-WEB.pdf
3. [UNDP Human Climate Horizons](#)
4. <https://www.undp.org/pakistan/publications/undp-pakistan-annual-report-2022>
5. [Climate Risk and Financial Inclusion: A Regulatory Perspective | CGAP Research & Publications](#)
6. [Climate Investment Opportunities in South Asia - An IFC Analysis](#)
7. <https://www.aedb.org/>

Contact Us

Address: Mobilink Microfinance Bank, DHQ-II, Plot #1-B, Sector F-8 Markaz, Islamabad

Phone: 051 2817070

Website: <https://mobilinkbank.com/>

For general information you can email us at: info@mobilinkbank.com