

Part 2: The Human Signal

What two WhatsApp surveys taught us about resilience on the frontline

The chatbot produced structured data: clean enough to visualize, strong enough to compare. But what mattered more were the patterns that kept repeating, and what they say about how people experience shocks and recover from them.

1. Illness is the most common and destabilizing shock

In both pilots, illness emerged as the most frequent and destabilizing emergency. Among Scrapays agents, 41% cited illness as their last serious shock; among Assuraf clients, the pattern was nearly identical, with illness accounting for more than half of reported emergencies.

For Scrapays agents paid per kilogram of waste collected, each sick day meant income loss. Without savings or insurance, recovery meant borrowing, reducing consumption, or skipping work altogether.

Few in either group felt prepared when the event hit (around 25% on the Scrapays side, 14% on the Assuraf end), and recovery took time: about 60% of Assuraf clients said they had recovered a year later. In both pilots, resilience faltered less from the shock itself than from the financial downtime that followed. Health shocks, it turns out, are not just medical events but economic ones, eroding income stability regardless of whether people have insurance or not.

2. Preparedness is aspirational, not structural

When asked about past emergencies, most respondents said they were not prepared. But when asked about future ones, optimism rose sharply: 67% said they would be “somewhat” or “well prepared.” That optimism gap (nearly 20 percentage points) suggests that resilience often exists more in hope than in habit.

The opportunity for startups lies in turning that belief into structure: features like automated savings, emergency float accounts, or small health covers that help users move from confidence to capacity.

This optimism gap held true for both pilots. At Scrapays, two-thirds of respondents expected to handle the next shock better. At Assuraf, the inverse was true: over 85% admitted they were not prepared for a future emergency despite holding insurance. The data suggest that insurance alone doesn't translate into readiness - households still depend on liquidity and social support when crises hit.

3. Liquidity beats diversification

Having multiple income streams did not guarantee comfort. Nearly three in four Scrapays agents had other income sources, yet financial satisfaction remained low among many. By contrast, those with even a modest savings cushion - enough to last 14 days - consistently reported greater confidence, higher satisfaction, and stronger recovery prospects.

Among Assuraf respondents, fewer than half reported having enough savings to cover two weeks of expenses, nearly identical to Scrapays' pattern.

Both groups show that liquidity, not diversification or policy ownership, underpins resilience.

In resilience terms, time equals choice - the ability to delay borrowing, to rest, or to rebuild before debt forces hard trade-offs.

4. Credit experience matters more than credit presence

Access to credit wasn't the deciding factor. What mattered was how that access felt. Respondents who described loan access as "difficult" were roughly twice as likely to feel dissatisfied with their financial situation as those who said it was "easy" or "normal."

Similarly, in Senegal, fewer than half of Assuraf respondents said they could easily access credit when needed. Though encouragingly, few reported heavy debt burdens. The limiting factor, again, was confidence: having credit lines mattered less than trusting they could be used without risk.

Startups can think of this as a trust metric: usability and transparency drive as much impact as interest rates or eligibility.

5. Perceived progress, uneven footing

About 60% of Scrapays agents said life had improved since joining the platform, while only 4% said it had worsened. That optimism is real: Scrapays offers regular earnings and a sense of control, but it sits on fragile ground. Most agents still rely on secondary income sources, and seven in ten lack a two-week buffer. Meaning: improvement is genuine, but resilience is still a work in progress.

For Assuraf, perceptions were more modest: only 30% of respondents said they were better off thanks to the product, while two-thirds reported no noticeable change.

The same green shoots appear: satisfaction is highest among those with savings and easy credit access, but so does the lesson: insurance impact is limited when liquidity remains low.

True adaptation requires both coverage for large shocks and cash for daily volatility.

What this means for inclusive startups building resilience for individuals and small businesses

For early-stage, inclusive ventures (in recycling, agriculture, health, or financial access) the findings translate into three clear design opportunities:

- **Liquidity tools:** automate small savings or offer early-payout options so users can withstand short-term income gaps without defaulting or dropping off platforms.
- **Credit transparency:** simplify loan terms, make repayment predictable, and use in-app reminders or calendars to build repayment confidence.
- **Health resilience:** partner with insurers or clinics so temporary illness doesn't translate into long-term financial strain.

Together, these levers shift resilience from a social outcome to a product feature startups can test, measure, and iterate on. Each of these can be piloted quickly (within 8–12 weeks) and measured using the same three tracking metrics:

1. Has a 14-day savings buffer
2. Feels prepared for an emergency
3. Believes they could recover within six months

These are now the core indicators we at Catalyst Fund could track across ventures to understand whether product improvements translate into lived resilience.

The climate connection

In Senegal, several Assuraf respondents linked emergencies to seasonal illness and flood exposure - both common in coastal cities where the company operates.

These health and housing risks are climate symptoms by another name, reminding us that adaptation begins with household stability.

In Nigeria, the Scrapays chatbot didn't ask about weather events directly, yet the same patterns (volatile income, illness, debt-driven recovery) mirror how households experience climate shocks.

Heatwaves, flooding, and disease outbreaks disrupt earnings in the same way a hospital visit does: through loss of time, liquidity, and safety nets.

Building short-term buffers and confidence in recovery isn't just financial inclusion: it's climate adaptation at the household level.

Where it goes next

The next wave of the chatbot could run in 2026, with larger samples and standardized templates across ventures. We'll integrate invite-to-completion tracking to pinpoint friction points (when, where, or for whom the conversation drops) so each wave becomes smarter, faster, and more inclusive.

The goal is simple: maintain speed, deepen precision, and ensure every chatbot run translates into practical lessons for product design.

Each pilot turned a week's data collection into months of insight - proof that light, fast tools can still go deep.

Resilience isn't static. It's the rhythm between shock and recovery, between income today and confidence tomorrow. A few WhatsApp messages won't solve that, but they can make it visible. And when visibility becomes routine, action follows.