Sarah Easter / CARE

PART 1 OF 3

How WhatsApp is Changing Training

LESSONS FROM THE FIELD ON MAKING LEARNING MORE ACCESSIBLE

Report written by Eric Kaduru

The Challenge: Reaching VSLA Members with Training That Sticks

Community-Based Trainers (CBTs) are at the forefront of delivering financial literacy to 21 million people. As the primary educators of Village Savings and Loan Associations (VSLAs), they bridge the gap between formal training resources and community needs, ensuring that knowledge and skills are effectively transferred. However, CBTs often rely on in-person meetings, traveling from community to community to reach members. This traditional approach limits their ability to provide timely support, especially when members miss sessions or when training materials are too complex for women with low literacy.

Digital platforms like WhatsApp offer alternative solutions to the traditional ways that programs operate. With its widespread accessibility—even in remote areas—WhatsApp provides a low-cost, user-friendly tool that enables CBTs to reach members quickly and efficiently. By leveraging WhatsApp, trainers can deliver essential financial literacy content, share resources, and receive real-time feedback, all through a platform that VSLA members, particularly women, already use in their daily lives.

Over the past two years, CARE has piloted WhatsApp as a core component of its digital training and communication strategy. We wanted to see if a simple messaging app could enhance learning, improve engagement, and make training more inclusive. Some approaches worked immediately; others required adjustments. But the results were clear:

WhatsApp offers an opportunity to transform how CBTs communicate, build capacity, and support VSLAs.

Here's what we learned.

Eric Kaduru / CARE

LESSON #1

Bite-Sized Learning Works Best

When we introduced WhatsApp for training, it wasn't just an experiment—it was a direct response to feedback from Community-Based Trainers (CBTs). Initially, we assumed that smartphone access would be limited among VSLA members and that traditional written guides would remain the primary training tool. However, voice notes and videos quickly emerged as game changers, making training more accessible and engaging.

In **Uganda**, Harriet, a CBT delivering digital literacy training through the Digital CARE Package (DCP) Pilot, encountered a challenge. The program relied on *Echoes of Change*, a 12-part edutainment radio drama aired weekly on local stations, to address some address social norm educating community members on the importance of women's access to digital tools like smartphones. However, many members missed episodes—some lacked radio access, while others were occupied with household responsibilities.

Rather than waiting for the next in-person meeting to address the issue, Harriet turned to WhatsApp. She contacted the CARE Uganda team and requested the audio recordings of missed episodes. Once she received them, she shared the files with VSLA members who had smartphones via WhatsApp as the episodes aired. **This simple solution allowed members to listen at their convenience—while doing chores, commuting, or even with their families in the evening.**

What happened next was even more impactful. Those with smartphones began sharing the recordings with others who lacked access, organically expanding the reach of the training.

WhatsApp became more than just a communication tool—it was used as a bridge, ensuring that no one was left behind in the learning process.

Why It Works:

- **OVERCOMING LITERACY BARRIERS** – Voice messages eliminate the need for reading, making learning more accessible for participants who find it easier to absorb spoken explanations.
- **FLEXIBLE LEARNING** – Members can replay lessons anytime, reinforcing key concepts at their own pace—something not always possible in scheduled group meetings.
- **CONSISTENT TRAINING DELIVERY** – Pre-recorded materials ensure uniform messaging, allowing trainers to maintain quality and consistency across different groups.

This approach not only made learning more inclusive but also highlighted the power of digital tools in adapting to real-world constraints. WhatsApp transformed into more than just a messaging app—it was used as a practical, user-driven training platform.

Gary Nicol / CARE

LESSON #2

WhatsApp Turns Learning into a Conversation

Traditionally, training was a one-way process—CBTs taught, and VSLA members listened. This dynamic had long been the standard for program delivery. However, **with the introduction of digital tools like WhatsApp, training has begun shifting from a once-a-week exchange to an ongoing dialogue.** Trainers now report that instead of simply delivering knowledge during scheduled meetings, they are engaging with group members more regularly. WhatsApp has made trainers more accessible, allowing VSLA members to reach out whenever they need support.

During the rollout of the Digital CARE Package pilot in Uganda, we partnered with TrickleUp to deliver digital literacy training using animated videos, customized in local languages for better accessibility. These videos were shared via WhatsApp, giving members the flexibility to watch and learn at their convenience.

When one VSLA group struggled with key concepts around mobile money and agent banking, their CBT posted a simple question in the group chat: *"What's the hardest part about using mobile money?"* The responses provided real-time insights into the challenges members faced, allowing the trainer to tailor the next session to address their specific concerns rather than following a generic training plan.

CBTs also noticed another shift—members who were often quiet during in-person sessions became more engaged in WhatsApp discussions. The informal and interactive nature of the platform encouraged peer learning, where members not only sought guidance but also answered each other's questions, changing training from a top-down approach into a dynamic exchange.

Eric Senkungo / NavCorp

Why It Works:

- **ENABLES REAL-TIME PROBLEM-SOLVING** – Members can ask questions and seek clarification whenever they encounter challenges.
- **ENCOURAGES PEER-TO-PEER LEARNING** – The interactive format fosters discussion and knowledge-sharing among members.
- **MAKES TRAINING MORE ADAPTIVE** – CBTs can quickly adjust content based on actual needs and concerns.

By leveraging WhatsApp, training evolved from passive learning into an active, collaborative experience—one where members weren't just receiving information but actively shaping it.

Considerations and Data Privacy: A VSLA Member's Perspective

For many VSLA members, using WhatsApp for training is a practical way to stay connected and informed. However, several challenges impact their ability to fully benefit from digital tools. Addressing these issues requires a focus on security, affordability, and accessibility to ensure that digital inclusion efforts are truly equitable.

SECURE COMMUNICATION: Many VSLA members share phones within their households, making privacy a challenge. For example, in rural Uganda, women who don't own smart phones often borrow a spouse's or neighbor's phone to access WhatsApp, which can limit their ability to engage in private discussions on financial literacy or business topics. Ensuring that CBTs communicate in ways that protect personal information, such as using closed group settings and avoiding the sharing of sensitive data in open forums, is essential.

INCLUSIVE ACCESS: OVERCOMING THE COST BARRIER TO MOBILE DATA: For many in Uganda, the high cost of mobile data remains a significant barrier to digital access. At approximately UGX 5,000 ($1.30) per GB, data is a costly expense for rural VSLA members, who earn as little as UGX 20,000 ($5.20) per week from small businesses. With household needs taking priority, spending a quarter of their weekly income on data is unsustainable. To bridge this gap, we found that educating group members was the key to higher internet use, encouraging CBTs to enquire with local telecom providers to explore affordable data options tailored to low-income users. Both MTN and Airtel Uganda offer monthly social media data plans, providing a cost-effective alternative to using airtime for internet access. Shifting to long-term data plans not only reduces costs but also expands digital access and creates economic opportunities for underserved communities.

COMMUNITY TRUST AND CONSENT: VSLA members have raised concerns about how their data is used and who has access to their conversations. In some cases, members have hesitated to participate in WhatsApp groups due to fears of being monitored or receiving unsolicited messages. Clear, upfront communication about data usage and obtaining explicit consent before adding members to digital platforms is critical for building trust.

ADDRESSING BARRIERS: Many VSLA members have limited experience with smartphones, making navigation on WhatsApp difficult. CBTs noted that some members struggled with downloading videos or accessing links shared in chats due to lack of familiarity with app features. So they spent more time working with them to help them understand how these features worked. CBTs found that with more frequent digital literacy sessions training members on how to manage data use, save messages for offline viewing, or adjust privacy setting they were able to improve participation and confidence.

Charlene Kanyali / CARE

Conclusion: Exploring WhatsApp's Role in Training

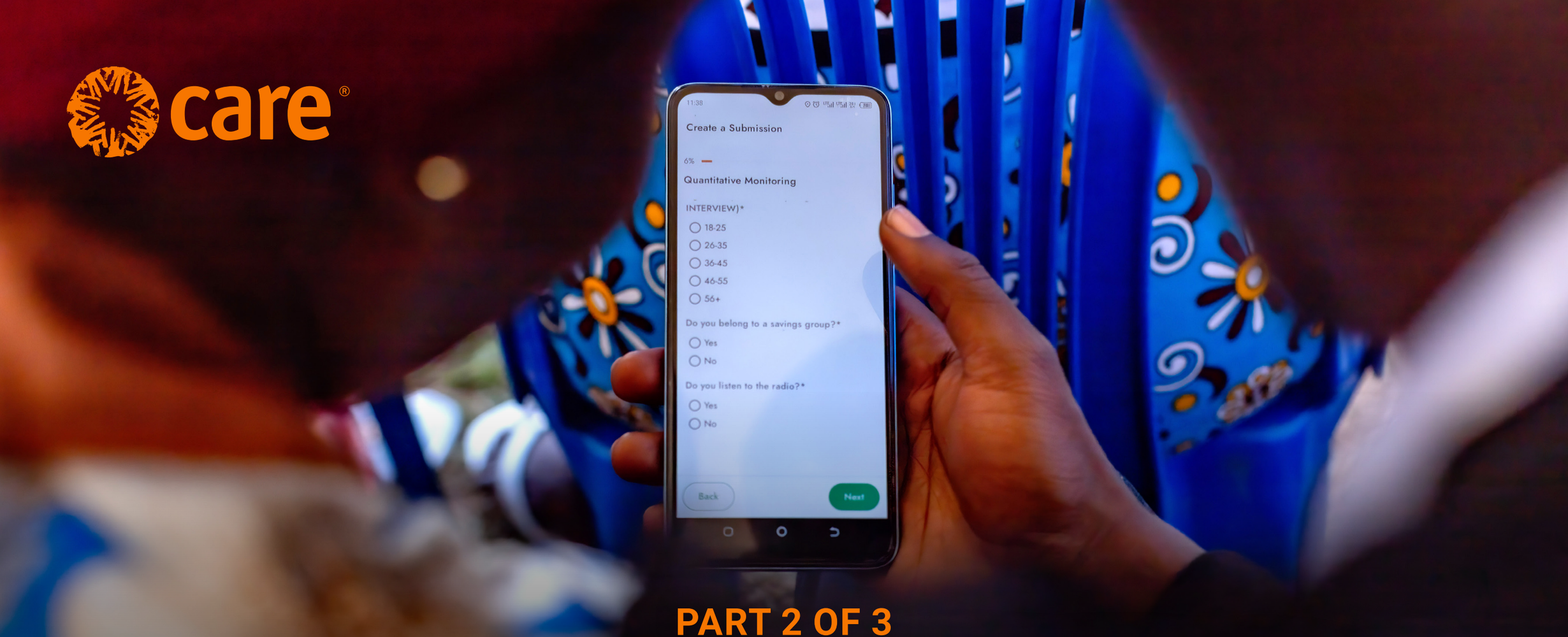
The use of WhatsApp for VSLA training has introduced new possibilities for engaging with Community-Based Trainers (CBTs) and members. By providing a simple, accessible way to share training materials, answer questions, and facilitate discussions, WhatsApp has helped address some of the challenges associated with traditional in-person training, such as limited access to information and difficulty in reaching all members consistently.

Through this approach, CBTs have been able to extend their reach beyond weekly meetings, allowing for more frequent engagement and real-time feedback. The ability to share videos, voice notes, and other digital materials has made training more flexible, particularly for members with low literacy levels or those unable to attend sessions in person.

Early tests have shown promising results, but WhatsApp's role in training is still evolving. Key challenges such as smartphone access, digital literacy, and data costs must be addressed to scale this approach effectively.

Findings suggest that integrating WhatsApp into training strategies can enhance existing methods, making financial literacy and capacity-building more continuous and accessible.

Additionally, organizations like Consize are pioneering structured micro-learning modules and gamification tools on WhatsApp, providing engaging and effective learning pathways that improve knowledge retention. Further exploration is needed to strike the right balance between digital and in-person engagement, ensuring WhatsApp is leveraged effectively to maximize learning impact.



PART 2 OF 3

Can programs harness WhatsApp for fast, low-cost data collection?

Report written by Eric Kaduru

Eric Senkungo / NavCorp

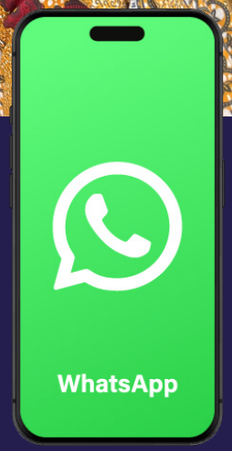
Challenge

Data is the backbone of effective decision-making in community programs. However, traditional methods—paper surveys, in-person interviews—are slow, expensive, and difficult to scale, particularly in remote regions. Many organizations face logistical challenges when collecting real-time data from dispersed groups, such as Village Savings and Loan Associations (VSLAs). With increasing mobile phone penetration and the rise of digital tools, WhatsApp presents a practical, low-cost alternative to traditional data collection methods.

Over the past year, CARE has tested the use of WhatsApp as a real-time data collection tool for VSLA groups through our Community-Based Trainer (CBT) network. This testing focused on evaluating WhatsApp's effectiveness in gathering timely and accurate data while ensuring high engagement and ease of use. By leveraging a platform that VSLA communities already trust and rely on daily, we aimed to determine its potential for scalable, efficient data collection.

Already widely used by VSLA groups for coordination and training, WhatsApp offers an opportunity to streamline data collection, making it faster, more inclusive, and more cost-effective.

Eric Kaduru / CARE

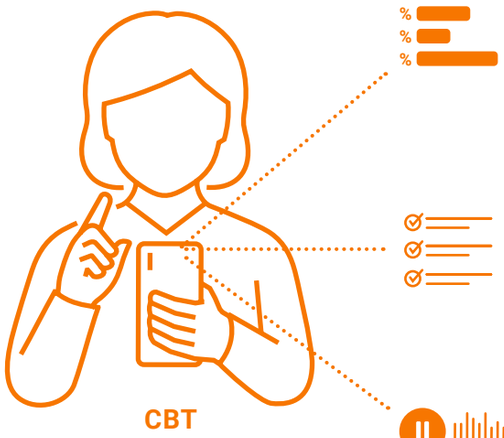


Why WhatsApp?

CARE explored WhatsApp as a data collection tool due to its widespread use among VSLA groups and Community-Based Trainers (CBTs). Many already use the platform for coordination, reducing the need for additional training. Its accessibility, low-cost data usage, and ability to support text, voice, and images made it a practical option for gathering real-time feedback while minimizing disruption to group activities. The testing aimed to assess whether WhatsApp could provide an efficient and scalable way to collect accurate data from the field.

Testing WhatsApp for VSLA Data Collection

CARE piloted three WhatsApp-based data collection approaches across VSLA groups to evaluate their effectiveness:



WHATSAPP POLLS

Quick, multiple-choice questions within WhatsApp groups.

EXTERNAL SURVEY LINKS

Structured surveys shared via Google Forms or SurveyMonkey.

AUDIO SURVEYS

Voice note responses to overcome literacy barriers.

Community Based Trainers (CBTs) played a pivotal role in facilitating these tests. After they were familiarized with the various ways that WhatsApp could be used to collect data the CBTs were tasked with: (a) guiding program participants on how the tool would be used and engage the VSLA groups, and (b) validate that WhatsApp could be used it for data collection. The testing sought to identify which method balanced ease of use, engagement, and data reliability.

What We Learned

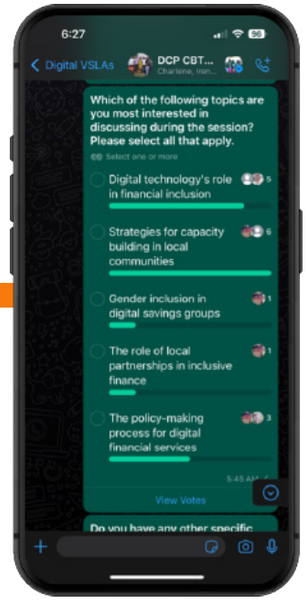
We conducted this testing with a select group of Community-Based Trainers (CBTs) from our **Digital CARE Package** program, working closely with them to trial different WhatsApp-based data collection methods with the VSLA groups they support. Each approach had its own strengths and challenges, and receiving real-time feedback from CBTs was crucial in refining our methods.

For example, some CBTs reported that **voice note responses** were particularly useful for members with low literacy, while others highlighted that **structured survey questions** led to quicker, more consistent data collection. However, some groups found **longer surveys challenging**, emphasizing the need for shorter, more focused interactions. This feedback allowed us to make immediate adjustments, ensuring that the tools we tested remained practical and user-friendly for both CBTs and VSLA members.

Sarah Easter / CARE

METHOD #1

WhatsApp Polls:
Fast and Engaging, But Limited in Depth



WhatsApp polls provided an **instant feedback** mechanism, with **high participation** rates driven by their **simplicity** and ease of use. Their **interactive** nature encouraged **real-time engagement**, allowing participants to respond quickly and see collective results immediately. Additionally, the format required **minimal training**, as users found the process **intuitive**, making it an **accessible** tool even for those with limited digital literacy.

During the financial literacy training sessions in Uganda, Kennedy Adriko, a Community-Based Trainer (CBT), informed us that when he noticed that many of the VSLA members he worked with were hesitant to use mobile banking, he was curious to find out what the block was. The Bed di Ki group was already using WhatsApp to contact each other so he decided to try using the poll feature to find out what was at the root of this reluctance. He shared a WhatsApp poll on the group chat:

"What is your biggest worry about mobile banking?" He noted that within minutes, responses were coming in from the group. Because the answers were arranged as a multiple choice it was easy for group members to respond. Some feared fraud, others didn't trust agents, and a few simply found the process confusing. Seeing these concerns laid out so clearly, Kennedy knew exactly how to structure her next training session.

> **"Before, I would spend a lot of time guessing what members needed most," he explained. "But with a quick WhatsApp poll, I got my answers fast and I then changed my approach to the training in real time."**

While WhatsApp polls offer a fast and engaging way to gather group feedback, they come with **notable limitations**. Lack of privacy was a key concern, as responses were visible to all members, potentially influencing how individuals answered. Additionally, the format was restricted to multiple-choice questions, making it unsuitable for collecting nuanced or open-ended insights. Another challenge was manual data aggregation, requiring extra effort to compile and analyze responses. Despite these drawbacks, **WhatsApp polls remain an effective tool for quick decision-making and real-time group engagement, though they should be supplemented with other methods for more structured and in-depth data collection.**

Eric Kaduru / CARE

METHOD #2

External Survey Links:
Structured Data but Lower Engagement

Surveys shared as links via Google Forms or SurveyMonkey allowed for **detailed responses** but had **low response rates** due to app-switching inconveniences and privacy concerns.

While external survey links, such as Google Forms or SurveyMonkey, offered a structured and scalable way to collect detailed responses, they saw significantly lower engagement when introduced to VSLA groups. Many members were hesitant to click on unfamiliar links, often concerned about additional data costs—especially since their mobile plans were often limited to WhatsApp usage. Others found the app-switching process disruptive, making them less likely to complete the survey. Although these tools supported varied question formats, including open-ended and multiple-choice responses, the extra steps discouraged participation, despite the benefit of automated data collection and analysis.

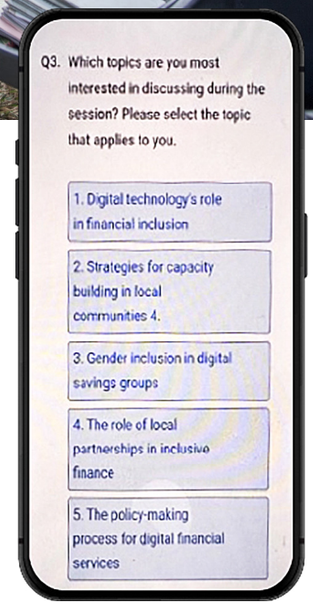
During testing, Proscovia Amony, a CBT working with the 'Victory' and 'Charity' VSLA groups, noticed that only 8 of out 36 members with smartphones in these two groups had completed a survey sent via a SurveyMonkey link in their WhatsApp group. Curious about the low response rate, she asked members why they weren't participating. Many admitted they felt unsure about navigating the link once they left WhatsApp, while others were reluctant to use mobile data on an external form.

This experience reinforced the need for familiarity, ease of use, and minimal disruptions when integrating digital tools for data collection.

Despite the benefits of structured data collection, external survey links faced significant engagement challenges. Many users simply ignored the links, preferring the familiarity and ease of responding directly within WhatsApp.

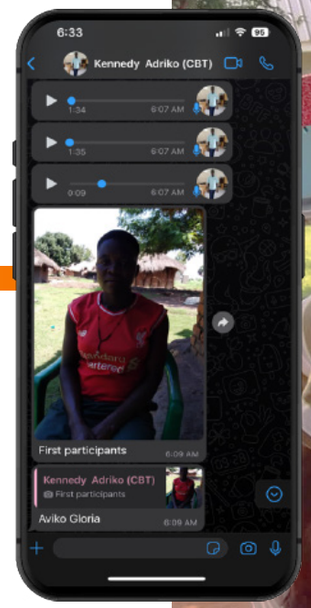
Kristina Just / CARE

Higher data costs also played a role, as participants were hesitant to spend their limited mobile data on accessing external forms. Additionally, trust barriers emerged, with some members unsure about how their information would be used or feeling uncomfortable navigating unfamiliar platforms. These factors collectively contributed to lower response rates, **highlighting the need for clearer guidance, stronger trust-building efforts, and strategies to keep data collection within WhatsApp whenever possible.**



METHOD #3

Audio Surveys:
Rich Insights but Time-Intensive




Eric Kaduru / CARE

Using WhatsApp voice notes for data collection proved to be **a powerful and inclusive approach**, particularly for VSLA members with low literacy levels. Unlike written surveys, which some participants found intimidating, voice responses **felt natural and familiar**, allowing them to express their thoughts freely without the limitations of text. Audio responses also provided **deeper insights**, capturing tone, emotion, and context that written answers often lacked. Additionally, this method offered **flexibility**, enabling participants to respond at their convenience, whether while tending to household chores, working in the fields, or resting in the evening.

Gloria Angundeyo, a CBT in Uganda working on the Digital CARE Package pilots, was initially unsure about whether voice surveys would work with her VSLA group. Many members had limited experience with smartphones or WhatsApp, and she doubted their willingness to participate. However, she recognized that the ability to respond in their own language, in a one-on-one conversation, could build confidence and encourage participation.

"They don't always understand the words in the survey and are afraid of making mistakes," Gloria explained. To address this, she switched to using voice messages—recording survey questions herself and encouraging members to reply with voice notes rather than typing. She then played their responses back to them, creating an interactive and engaging process. The shift was immediate and transformative. Members spoke confidently, sharing detailed personal experiences about their savings habits.

This experience reinforced that audio surveys are more than just a data collection method—they serve as a bridge to participation, ensuring that every voice is heard and valued, regardless of literacy levels.

However, while audio surveys provided rich, qualitative data, they also presented logistical challenges. Transcription and interpretation were **time-consuming**, particularly when responses were lengthy or covered multiple topics in a single recording. Audio quality issues, such as **background noise** from markets, homes, or farms, sometimes made responses difficult to understand. Storage constraints also became a concern, as large audio files quickly filled up **phone memory**, making it difficult for some participants to save or retrieve messages.

Despite these challenges, the depth of insights gained from spoken responses made audio surveys a valuable tool. When used strategically alongside other data collection methods, they provided a unique opportunity to engage traditionally excluded participants and capture perspectives that might otherwise go unheard.

Bonheur Akonkwa Amani / CARE

What We Have Learned:

Through continued testing and exploration of WhatsApp as a tool for fast, low-cost data collection within VSLA groups, testing three primary methods: polls, external surveys, and audio responses. Each approach presented unique advantages and challenges, shaping a hybrid strategy for more effective data gathering.

1. WhatsApp Polls proved useful for quick engagement and decision-making, though limited in depth and privacy.
2. External Survey Links offered structured data collection but struggled with low participation rates due to trust concerns and data costs.
3. Audio Surveys increased inclusivity by overcoming literacy barriers but required significant effort in transcription and analysis.

Key lessons from this pilot reinforce the importance of data privacy, participant trust, and usability. Ensuring clear consent processes, using private messaging for sensitive responses, and training Community-Based Trainers (CBTs) on secure data handling are essential for responsible implementation. Additionally, automation tools like WhatsApp Business and chatbots can streamline survey distribution and data aggregation, reducing the manual workload.

Moving forward, a phased rollout with ongoing feedback and adaptation will be necessary to refine these approaches. While WhatsApp presents a promising avenue for data collection, its effectiveness depends on how well it is integrated into existing community practices. **As we continue testing and iterating, the goal remains to develop practical, inclusive, and scalable solutions that enhance data-driven decision-making within community programs.**

Andisheh Nouraee / CARE

PART 3 OF 3

How WhatsApp Became a Lifeline for Community-Based Trainers (CBTs)

Report written by Eric Kaduru

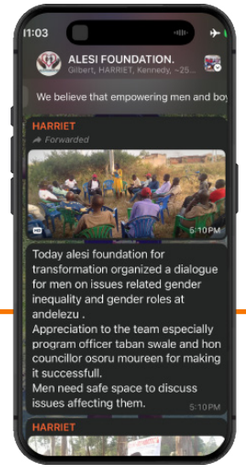
From Simple Chat Groups to Peer-Led Learning Networks

What started as a basic tool for sharing updates and collecting data has evolved into something much more impactful. As Community-Based Trainers (CBTs) engaged with WhatsApp, they organically turned it into a space for continuous learning and support. No longer just a messaging platform, WhatsApp has become a **peer-driven network** where trainers share insights, solve challenges in real time, and refine best practices together. This shift has strengthened collaboration, deepened connections, and reinforced the role of digital tools in enhancing—rather than replacing—community-driven learning.

LESSON #1

WhatsApp Groups Evolved into Real-Time Problem-Solving Spaces

What Happened: The WhatsApp groups were initially introduced as a straightforward tool for announcements—sharing training schedules, deadlines, and program logistics. This wasn't a new concept but rather an adaptation based on real-time learning and iteration. However, as CBTs engaged with the platform, they naturally began using it for more than just updates. They started asking each other for advice, troubleshooting challenges, and collaborating in real time. What began as a structured pilot quickly evolved into an organic, peer-driven support system—one that was not designed from the top down but shaped by the needs and behaviors of the trainers themselves.



This has created a continuous feedback loop where insights and best practices spread rapidly, ensuring that trainers are constantly learning from each other and improving their effectiveness. What started as a simple communication tool has become an active, community-driven learning network that enhances collaboration, strengthens problem-solving, and ultimately improves the quality of training delivered to VSLA groups.

Why It Works: One of the biggest limitations CBTs faced was the delay in getting support. Previously, if a trainer encountered a challenge—whether it was a group struggling with mobile banking, a savings dispute, or difficulties in engagement—they had to wait until the next formal meeting to discuss it. This often meant that solutions came too late, or that trainers had to navigate issues alone, relying only on their own experience. With WhatsApp, that changed. Now, CBTs can get instant feedback from peers, eliminating the waiting period that once slowed problem-solving. If one trainer encounters a challenge, they no longer have to figure it out in isolation—others in the group immediately step in to offer guidance, share relevant experiences, and provide solutions. This collective problem-solving strengthens confidence and reduces the burden on individual trainers. The importance of quick feedback loops isn't theoretical.

As one CBT from Gulu shared after participating in a digital inclusion campaign: *"Interestingly, after the drama and training, a man in my male-dominated group approached me but was hesitant to express his concern. Eventually, he called me to admit that the drama resonated with him because he had not allowed his wife to use a smartphone... Before the next group meeting, he and his wife agreed he would buy her a phone... decision-making had become easier between them."*

These real-time moments of peer exchange and coaching reflect what's now happening through WhatsApp: challenges surface, trainers respond, and behavior change follows quickly.

Beyond just solving immediate issues, **WhatsApp has accelerated knowledge transfer across different locations.** A solution discovered by one CBT in one region is no longer confined to their experience—it can be shared in real-time, allowing others to learn and apply it to their own work.

Praise Perry / CARE

Mark Malhotra / CARE

Real Example:

Violet Avako, a CBT from the Uganda WAYREP project in the West Nile region, faced a challenge while introducing the Chomoka digital ledger to her VSLA groups. Most of the group members were older and struggled with navigating smartphones. While technology adoption within the WAYREP project had been gradual across different age groups, this particular group was experiencing a slower transition. Unsure of how to bridge the gap, Violet turned to the Chomoka Agents WhatsApp group—a network of trainers from various CARE projects.

Within hours, responses flooded in. Some trainers shared advice through text messages, while others sent voice notes and even video clips demonstrating solutions they had used in similar situations. A common strategy emerged: the use of 'digital champions.'

Steven Milambo, one of the first Chomoka trainers recruited from the initial pilots in Tanzania, explained how he had tackled the same issue. In his experience, identifying one or two group members who quickly grasped the technology and empowering them to support others had been a game-changer. These **digital champions** became peer educators, offering hands-on assistance in a way that felt more approachable and less intimidating for older members. This method not only simplified learning but also strengthened group cohesion, as members felt more comfortable receiving guidance from peers they trusted.

At her next meeting, Violet introduced the digital champion model—and it worked. The group responded positively, easing into the transition with newfound confidence. What began as a challenge became a shared learning experience, made possible by a simple WhatsApp message and the collective expertise of a connected training network.

LESSON #2

CBTs Started Leading Their Own Learning Networks

Across the various groups on WhatsApp trainers began to appreciate WhatsApp as more than just a tool for updates, they took ownership of the space, changing it into a hub for collaboration and peer learning. No longer waiting for structured guidance, they began organizing their own groups based on the challenges they faced and the skills they wanted to strengthen.

How It Evolved: Trainers began forming specialized WhatsApp groups focused on key topics like savings mobilization, entrepreneurship, financial literacy, and other skills relevant to their work. Over time, with some guidance and the introduction of **WhatsApp Communities**, these groups became more structured, incorporating weekly discussions, resource sharing, and collaborative problem-solving. As these networks evolved organically, trainers started organizing themselves into more formalized communities. This led to the formation of **The YESDEC International Community**, a trainer-led space now connecting over 9,000 Community-Based Trainers (CBTs) and Village Agents.

Within this ecosystem, trainers mentor one another, share best practices, and strengthen their skills through peer-driven learning.

The ability of CBTs to independently organize and support each other mirrors examples from broader programming. In Gulu, one CBT explained how the program inspired entirely new behaviors:

"At the local health center, I encountered a sick lady who had attended the concert... She later joined a savings group to start saving for a smartphone. The concert brought excitement and hope to many people." — CBT, Gulu

These stories reinforce the idea that CBTs aren't just recipients of training—they are catalysts who expand impact through community dialogue and peer action, much like they do in WhatsApp networks. What began as a simple tool for faster communication has grown into a self-sustaining, community-led learning network—one shaped by the needs of trainers themselves, ensuring continuous growth and knowledge-sharing.

Emily Kinskey / CARE

Why It Works: Trainers are no longer just passive recipients of information; they are leading the conversations, shaping discussions, and driving their own learning. This shift has transformed the WhatsApp groups into a self-sustaining community—one that continues to thrive even after official programs conclude.

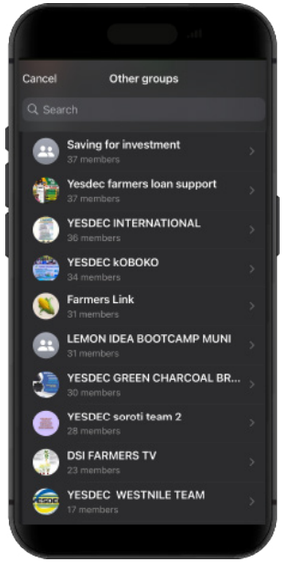
Instead of relying solely on structured training, CBTs bring real-life examples and practical solutions into discussions, making learning more relevant and immediately applicable. By sharing their experiences and problem-solving together, they are not just improving their own skills but strengthening the entire network, ensuring that knowledge continues to grow and evolve long after the initial training ends.

Jorja Currington / CARE

Real Example:

Beyond peer learning and problem-solving, these WhatsApp groups have evolved into multipurpose platforms that enhance the way CBTs work and engage with their communities. Trainers are now using them not just for real-time troubleshooting, but also for **collaborative planning, resource sharing, and ongoing professional development**. For instance, some groups serve as spaces for **coordinating training sessions**, allowing trainers to align schedules, share curriculum updates, and refine their facilitation techniques together. Others have become hubs for **aggregating community feedback**, where CBTs gather insights on program effectiveness, identify emerging challenges, and collectively brainstorm solutions.

These platforms have also become valuable tools for **data collection and tracking progress**. Trainers use them to log challenges and successes in the field, report adoption rates of new financial tools, and document case studies that can inform future programming. The instant nature of WhatsApp ensures that this information circulates quickly, helping teams adapt in real-time rather than waiting for formal evaluations.



Additionally, the groups have expanded beyond just trainers—**local experts, digital champions, and even financial service providers** have begun to participate, creating a broader ecosystem of support. This has helped bridge the gap between trainers and external stakeholders, making it easier to introduce new financial products, troubleshoot issues directly with service providers, and facilitate deeper community engagement.

What began as a simple communication tool has now become an essential part of how CBTs learn, collaborate, and drive innovation, reinforcing those digital platforms, when shaped by their users, can become powerful enablers of sustainable change.

Final Takeaway: WhatsApp Became a Community of Practice

What began as a test to see how a tool already being used by program staff and participants could collect data, organically evolved into a dynamic, community-driven support system for CBTs. Through real-time problem-solving, peer mentorship, and collaborative learning, WhatsApp has shown us that some digital platforms that already serve a specific purpose can be easily repurposed to aid in building communities of practice. Transforming how trainers connect, share knowledge, and improving the way they work.

As CBTs have seen across other projects, this type of organic learning environment creates powerful ripple effects. One CBT in Terego noted: *"Now they know, 'hey, this is how they make the thing,' like maybe how to make tomato sauce... even this doll. Something they didn't know how to make [before]..."* — CBT, Terego

These are more than anecdotes—they're evidence that digital platforms can unlock both knowledge and confidence when shaped by the people using them.

What We Recommend Next:

- **PAIR NEW CBTS WITH EXPERIENCED TRAINERS** in WhatsApp mentorship groups to accelerate learning and build capacity.
- **ENCOURAGE PEER RECOGNITION**—active engagement increases when trainers see their contributions valued.
- **LEVERAGE WHATSAPP FOR TRACKING IMPACT,** ensuring insights and best practices are shared across programs for continuous improvement.

WhatsApp has proven to be more than just a communication tool—it is a space where trainers support each other, refine their approaches, and strengthen the broader ecosystem of financial inclusion and community development.