Community Lending with External Capital: Evidence from a randomized evaluation in Uganda*

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Abstract

Accessing capital has long been a challenge for the poorest of the poor in rural communities around the globe. Community-based savings groups (SGs) overcome many of the aspects of this challenge and incentivize trustworthy behavior with funds, since they essentially allow for community members to borrow from their neighbors. However, the quantity of capital SGs can provide to their members is limited by the amount that SG members can save. This study investigates what happens when outside capital is provided to established savings groups. We conduct a randomized experiment with 90 SGs in rural Uganda to estimate the effect of the provision of outside capital on loans, savings, default, payment delays and payouts. We find that adding outside capital to SGs increases loans made to SG members and payouts received by SG members, illustrating that outside capital makes SGs do better on their most important outcomes. This intervention has no effect on the quantity of savings, confirming that SGs operate in an environment of scarcity. We also find the intervention has no effect on SG functioning as measured by disbandment, defaults or failure to repay loans. We conclude with a cost analysis demonstrating a high rate of return to the intervention, and recommend this intervention as a way to expand the rural poor's access to capital, through their established and trusted networks, helping communities move towards the achievement of several of the sustainable development goals and Uganda's goals for financial access for all.

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1 Introduction

Currently, 1.4 billion people around the world remain unbanked. Nearly 30% of adults in developing countries don't have an account at any financial institution (World Bank, 2021). Microfinance and mobile money are two widely used mechanisms that aim to reach the most financially vulnerable. Yet challenges in physical access, low connectivity, lack of collateral, and bureaucratic hurdles impede access to even such basic financial services for the poorest of the poor (Armendariz (2010); Dupas and Robinson (2013)).

Saving Groups (SGs) provide one option for financial access for those facing these challenges. SGs offer mechanisms for community members to save their own funds, and lend them out internally to other members of the group in order to earn interest. SGs operate in low technology environments, often using physical books and metal savings boxes to secure cash saved in the group. They are organized in communities where the members live, overcoming the need to travel to physical bank branches or offices. They do not require members to have national identification, open any formal accounts, or pay annual fees. They allow flexibility in the provision of collateral and repayment time schedules. Lastly, SG members enjoy more complete information on the borrowers than traditional banks do for loan applicants (Besley and Coate (1995), Stiglitz (1990), Varian (1990)). This has been cited as a reason for low default and high repayment rates in SGs (Burlando and Canidio (2016), Kast et al. (2018)).

The SG model has been hugely popular and has reached over 12 million people in 70 countries (Innovations for Poverty Action, 2017), However, while this organizational structure allows financial services to reach the poorest of the poor, it also impedes their potential impact. Namely, SGs can only lend as much as their members can save. In very low income communities where accumulated wealth is low, this can limit their ability to invest or engage in agricultural or entrepreneurial activities. Because SGs operate on an annual schedule where the funds of the group are liquidated and dispersed at the end of each cycle, the groups face severely limited funding at the beginning of each cycle (Burlando et al., 2021).

In this study, we provide outside capital from a private donor to SGs, acting as a silent member of the group. To identify the effect of this intervention, we implement it as a randomized controlled trial. Among 92 existing SGs in rural Uganda, half are randomly assigned to receive an injection of outside money at the beginning of their annual cycle and the remainder do not. The intervention increases the quantity of credit available from the beginning of the SG lending cycle, leaving all other aspects of the SG model unchanged. Importantly, the intervention works with the SG structure

with the money only being returned at the end of the cycle when the capital of the SG is liquidated according to its usual schedule.

In this paper, we focus on the process-related outcomes of the intervention, on SG group level functioning and SG member benefits. A key question of this study is how this outside money affects the functioning of the SG. If outside money dilutes the very characteristics of SGs that make them function (such as social accountability, or local knowledge), then putting outside money into the group could change the borrowing or saving behavior of members in a way that challenges the viability of the SG. We test for this directly in our randomized controlled trial. We do not find any evidence of changes in defaults, delays in repayment, or individual savings. We find that households that are members of the SGs receiving the outside money are significantly more likely to have taken a loan during the study period, and receive significantly higher payouts compared to members of SGs that were untreated. Taken together, these findings suggest that when outside capital is put into the SG in this way, members have better access to borrowing without any evidence of compromising the functioning of the SG. Our findings identify a new avenue to provide financial access to the poorest of the poor.

The remainder of the paper is organized as follows. The next section summarizes the literature on SGs. The following section describes our hypotheses and estimation methods. Next, we present our findings at the group and individual level. Finally, we conclude with recommendations for policy-makers and NGOs operating in the SG space.

2 Background and Context

History. A predecessor to the SG is the Rotating Savings and Credit Association (ROSCA). ROSCAs fix both the amount of funds collected by each member, and the recipient of the funds collected, which is decided based on a structured rotating basis. ROSCAs have existed for hundreds of years on the African continent at various levels of society (Vanmeenen, 2006). However, the structure of these groups lack flexibility needed to support communities in the face of various shocks (Greaney et al., 2016). An adaptation of the model is the Accumulated Savings Credit Association (ASCA), which allows more flexibility on the contribution amounts and the recipient of funds. Such groups originated in Niger in the 1990s, established by CARE International, under the name Village Savings and Lending Associations (VSLAs) (Hamadziripi, 2008). Catholic Relief Services and Oxfam soon created their own versions of the model, termed Savings and Internal Lending Committees (SILCs) and Saving for

Change (SfC), respectively. In Asia, similar structures are called Self-Help Groups.[1]

Group Formation and Membership. SGs are initiated in a community by a trained officer who typically comes from an NGO. After the group is established and several members are trained, group members are free to continue without the assistance of an officer, or may elect to pay a small amount of their own funds for the continued support of the officer. SGs are composed of typically 10 to 25 individuals who self-select into membership (Greaney, et al 2016). At the beginning of the cycle, members establish group rules such as interest rates, fine structures, and minimum and maximum weekly contributions. The group also sets a limit on the maximum amount which can be requested for a loan, typically three times the amount in the requesting member's savings (Burlando et al., 2021). Records are publicly open to the group but maintained by one trained member of the group who serves as the bookkeeper, typically in a paper ledger.

Borrowing and Share-out. By definition, loans cannot exceed the amount that is currently in the savings box, so the group often must decide what to do when the total amount requested exceeds the amount available. An analysis of week-by-week records from SGs in Uganda, the location of this study, indicates that most groups do not generate sufficient loanable funds until they are more than halfway through the cycle (Burlando et al., 2020). In order to receive a loan, a member presents a request to the SG, which discusses as a group whether to make the loan. Collateral is not strictly required but is often provided nonetheless. Loans are repaid within 3 months at an agreed-upon interest rate, which compounds monthly. At the end of the year, the SGs close their books and pay members proportionally to their accrued savings. In this way, the interest earned is shared among the members. At this time, any outstanding loans are repaid, or the funds are taken from a members' savings. SGs often end their annual cycle at a time when their members need access to larger amounts of funds, for example during planting season, at the start of the school year, or before a holiday (Greaney et al., 2016).

Advantages and Impact. As previously stated, the key advantage to SGs is their flexibility, both in comparison to ROSCAs and to traditional banking systems. Another advantage is their ability to self-screen their membership and restrict access to loans to trustworthy individuals. Since SGs are commonly composed of community members who know each other well, they can overcome many of the traditional information problems faced by financial institutions, such as moral hazard or adverse selection. A failure to repay would equate to stealing money from a neighbor, someone the borrower will have to interact with in the future. This social collateral is perhaps

[1] Among the variety of terms used to describe these groups, our paper chooses to use the term "savings groups," as this term is common in the NGO community.

the reason that SGs have very low default rates (Burlando and Canidio, 2017) and higher savings rates than other lending structures (Kast et al., 2018). Additionally, as members of the same community, group lenders have more complete information on the borrowers than traditional banks do for loan applicants (Besley and Coate (1995), Stiglitz (1990), Varian (1990)). This information may offer an additional explanation for the low default rates that SGs experience. A key question of this study is whether SG members will continue to behave in such a responsible manner with the savings accounts, if they are handling money that comes from outside the SG instead of their own funds. We explore whether or not similar behaviors are realized when outside funds are transferred to a group for their allocation to individual members, not as a group loan.

3 Methods

3.1 Intervention

To investigate these questions, we employ a phased-in randomized control trial among SGs in Central Uganda. In particular, we randomly assign SGs to either receive approximately 25% of the median annual savings of a SG group from our sample (1.500.000 UGX, or about $450 USD in 2019) at the beginning of their annual cycle in Year One or Year Two. SGs have a rolling annual cycle; each group decides for themselves when their cycle begins. For each month of Year One of this study, all SGs with start dates in that month were randomly assigned to treatment or control status. Our study focuses on Year One, investigating the differences in outcomes for the members of SGs that were randomly assigned to treatment status, and members of SGs which were randomly assigned to control status. The unit of analysis is the SG, therefore we cluster standard errors at the SG level.

3.2 Sample

Our sample of SGs was determined by the field-based team, which compiled a list of all SG groups across 8 parishes in Nkozi sub-county, in Mpigi District, Uganda. To be included in the study, SGs had to have completed two years of annual cycles. This resulted in a list of 98 SGs. However, 5 SG groups disbanded due to internal conflicts and one SG was not surveyed due to an error in the survey form. This yielded a final sample of 92 SGs and 2129 members at baseline.

One year after the SG group was surveyed at baseline, the SG closed their annual cycle and distributed the funds saved. At this time, our research team returned to

the field and re-surveyed the same individuals. They also completed a check-list with the book-keeper of the SG to capture SG level variables. The final end line sample is 1610 members, from 92 SGs.

3.3 Attrition

Attrition from baseline to endline is 26%. This level of attrition is moderate, but should only cause concern if the attrition rate is differential between treatment and control status. In this study, the attrition in the treatment status is 26.2%, and in the control status is 27.6%, yielding a differential attrition rate of 1.5%. This differential attrition rate is quite low, and is within an acceptable range according to the accepted standards (WWC 2020).

3.4 Measurement and Data Collection

Each SG member was surveyed at the beginning of their annual cycle (baseline) and at the end of their cycle (endline). Members were interviewed using a survey with the following modules: household members, income generating activities, education, access to medical care, decision-making index, agricultural output and input, livestock, expenditures, asset index, debt index, resilience index, SG membership and behaviors, and a COVID-19 module when appropriate). At the endline, a SG-level checklist was also completed with the bookkeeper of the SG group. This survey captured information such as total savings, number of loans given out, repayment and default rates. All instruments can be found in Appendix B.

Data were collected on a rolling basis from November 2019 to December 2021. From November 2019 to October 2020, baseline data collection occurred. During each month of this time period, the SGs that were starting their cycle were surveyed as a baseline. In November 2020, the SGs that had been surveyed one year earlier completed their annual cycle, closed their books and completed the endline survey and endline SG-level checklist. Endline data collection continued as other SGs completed their cycles from November 2020 to December 2021.

3.5 COVID-Related Adjustments

This study occurred during the global outbreak of COVID-19, which began in the middle of the baseline period of the study. Data collection was put on hold at the end of March 2020, and resumed in July 2020 with new personal protection guidelines and approved addenda to our ethical reviews. During this time, due to national level closures, most SGs also postponed the start of their annual cycles. Therefore we were

able to preserve our sample for the most part. SGs that were in the midst of their cycle undertook a variety of adaptations, including sending representatives to meet in smaller groups in a socially distanced manner, or pausing their annual cycle for a period of time. Our endline SG-checklist captured this information.

3.6 Study Hypotheses

This study tackles one potential impediment to impact for SGs, namely, lack of capital. This lack of capital is especially acute at the beginning of the annual cycle when the accumulated savings within the group is low. We study an intervention providing external capital to SGs. First, we provide more evidence to confirm if SGs are operating in an environment of scarcity, to reinforce or disprove the claim that such capital is needed. If additional capital were not needed, we would expect this intervention to "crowd out" savings, leading to a reduction in savings by treatment group members. If additional capital is not needed, we would not see such a change in savings rates. In addition, if the capital is needed, we would observe more loans taken out. Therefore our first hypotheses are the following:

1. Treatment SG members will not change the rate at which they save, compared with control group SGs
2. Treatment SG members will take out more loans, compared with control group SGs

Second, we explore whether or not external capital impacts the functioning of the SGs and SG member behavior. We assess if SG members behave in the same way with external capital as they do with their typical funds, or if they will engage in riskier lending behavior. Our hypotheses related to SG borrower behaviors are the following:

3. Treatment SG members will not change the rate at which they default or disband, compared with control group SGs

Lastly, we quantify the effects of access to additional capital on individual financial outcomes such as interest earned at share-out. Therefore our final hypothesis is:

4. Treatment SG members will earn more in annual payout than control group SG members

Finally, we compare the potential benefits or losses realized by the SG members in terms of payout, with the cost incurred in administering this activity to understand the financial rate of return of this intervention.

3.7 Analytic Strategy

To empirically study the causal effects of adding external capital to SILCs, we employ a differences-in-differences regression analysis that compares changes in outcomes in the treated group to changes in outcomes in the control group.

Specifically, when studying group-level outcomes, we estimate the following equation:

$$y_{jt} = \alpha_t + \beta \text{Treat}_{jt} + \varepsilon_{jt} \tag{3.1}$$

where y_{jt} is the outcome of interest, α_t is a time fixed effect, Treat_{jt} is an indicator variable for whether or not group j has been treated in period t, and ε_{jt} the error term. The treatment effect is given by β.

Likewise, when studying individual-level outcomes that we observe both at baseline and endline we include individual fixed effects to control for all individual characteristics that are constant through time. In that case, we estimate the following equation:

$$y_{ijt} = \theta_i + \alpha_t + \beta \text{Treat}_{jt} + \varepsilon_{ijt} \tag{3.2}$$

where θ_i is the fixed effect for individual i and all other variables are defined as in the previous estimating equation.

3.8 Results

Balance Tests and Summary Statistics

We first conduct balance tests to confirm if the randomization procedure achieved its goal of creating two statistically comparable groups on key variables. We can see below that the two groups are indeed balanced on key variables related to respondent characteristics, income generating activities, and SG characteristics. A majority of our sample is female and married (about 70% and 76%, respectively). Households contain approximately five individuals. A minority (35%) of our sample have received some secondary education. On average, respondents spend more than they earn, and around 10% of the respondents report missing a meal in the last week. Most of the respondents cultivate land and also own animals. They also are typically in debt. At baseline, about 70% of respondents were able to take out a loan from their SG, and were taking a payout of about 100 USD annually, at the end of the SG cycle.

Table 1: Balance Table

Variable	Control, No Attrition	Control, Attrition		Treated, No Attrition		Treated, Attrition	
	Mean Value	Difference	t-Statistic	Difference	t-Statistic	Difference	t-Statistic
Married	0.75	-0.02	-0.66	-0.03	-1.01	0.02	0.62
HH Size	4.38	-0.18	-1.04	0.06	0.35	-0.21	-0.93
Age	38.72	-0.09	-0.08	-0.60	-0.52	-0.80	-0.57
Gender	0.66	0.04	1.52	0.02	0.66	0.02	0.40
Secondary Education	0.39	-0.03	-0.74	-0.02	-0.40	0.01	0.26
Market Income	44.76	11.87	1.00	9.93	1.10	6.67	0.65
Food Expenditure	28.43	-0.13	-0.06	-0.67	-0.32	-1.39	-0.62
Household Costs	55.79	-1.17	-0.36	3.11	0.70	1.52	0.23
Any Missed Meals	0.06	0.00	-0.02	0.02	1.47	-0.02	-1.23
Farming	0.70	-0.02	-0.62	0.00	-0.01	-0.03	-0.66
Agr. Input Expenditure	334.09	-20.89	-0.15	-43.87	-0.54	-23.45	-0.17
Log(Debt)	0.23	-0.04	-1.04	0.00	-0.04	0.01	0.17
Fertilizer Spending	24.35	0.39	0.06	1.18	0.26	-5.17	-0.88
Log(Harvest Value)	4.21	-1.98	-0.86	3.69	1.07	-3.14*	-1.76
Did Not Harvest	0.47	0.03	0.90	0.01	0.20	0.07	1.53
Took SG Loan	0.72	-0.05	-1.40	-0.03	-0.89	0.01	0.26
SG Payout	0.42	-0.05	-1.30	-0.06	-1.06	-0.09	-1.66
Log(SG Payout)	12.63	-0.12	-1.17	-0.06	-0.55	-0.08	-0.62
Nonpayment	0.18	0.00	0.17	-0.02	-0.62	0.02	0.48
Baseline Observations	744	278		813		294	

Table notes: Standard errors clusters at the SG level. Significance at 0.10, 0.05, and 0.01 is denoted by *, **, and, ***.

3.9 Household-Level Outcomes: Loans, Debt, Payouts, and Payment Delays

We begin by examining changes in household-level behavior induced by treatment. The results of this analysis are presented in Table 3. First, we look at the indicator variable for whether or not a household took out a loan in the past year. We find that members of treated SGs were significantly more likely to have taken out a loan with a point estimate equal to eight percentage points. We find no statistically significant effect on the total debt that the household has from all sources. We also observe a treatment effect on payouts, with a point estimate of 74,160 Ugandan shillings (equal to 21% of mean payout in the untreated group), and the estimate is statistically significant. We also find no effect on failure to make payments in the last month. Taken together, these effects suggest that the treatment caused households to have improved access to loans, and improved their payouts at the end of the year, without resulting in greater debt or lower payments.

3.10 Group-Level Outcomes: Disbanding, Savings, Default and Delays

Next, we consider group-level outcomes to see how the treatment affected the function of the groups.In particular, we look to see if this outside capital crowds out local savings, or if it compromises the function of the group by causing greater delay or default on loans. The results of our analysis of savings are presented in Table 4. We

Table 2: Household-Level Outcomes

	(1) Loan	(2) Debt	(3) Payout	(4) Non-Payment
Treatment	0.08**	-35.06	74.16**	-0.02
	(0.04)	(43.66)	(37.32)	(0.02)
Observations	1,557	1,557	1,557	1,557
Control Group Mean (Endline)	0.68	143.08	354.73	0.13
R-squared	0.02	0.02	0.03	0.02

Standard errors clustered at the savings group level in parentheses.
*** p<0.01, ** p<0.05, * p<0.1

do not find evidence of decreased local savings. We consider two different regression specifications. In the first column the outcome variable is total group savings while in the second it is the natural log of group savings. In both cases, we find no statistically significant change in savings, and the point estimates are positive (not negative as the crowding out hypothesis would predict). Finally we test for evidence that the treatment caused increases in disbanding, defaults or delays in repayment. No SG disbanded during the study period, so we do not find a difference in disbanding between treatment and control groups. We present results related to defaults and delays in Table 4. In the control group, 69% of groups experienced a default and 87% experienced a delay. We find no significant effect and negative point estimates for delays and defaults both with and without SG controls. To supplement the findings at the group level, refer to Table 3 which shows that we also fail to find an effect at the individual level, on failure to make a payment on an existing loan to the SG in the last month. Considering both the SG member and SG group data, we fail to find any evidence that the intervention caused increased defaults or delays.

Table 3: Group-Level Outcomes

	(1) Savings	(2) Log(Savings)	(3) Default	(4) Delays
Treatment	3.11	0.10	-0.03	-0.05
	(2.20)	(0.32)	(0.11)	(0.08)
Observations	90	90	90	90
Control Group Mean (Endline)	11.02	15.77	0.69	0.87
R-squared	0.28	0.17	0.08	0.12

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

4 Conclusion and Discussion

This study demonstrates that when external capital was injected in this way, it did not have negative effects on the function of SGs. First, our data reinforce the claim that SGs operate in an environment of scarcity. We find that the infusion of external

capital did not "crowd out" savings; if anything we find the opposite, that savings increased with the infusion of the additional capital.

Moreover, from the household-level outcomes we see that the treatment increased the number of SG loans taken. It did not increase overall indebtedness at the end of the cycle and resulted in greater member payouts. This suggests that the additional loans created generated real value for members of treated SGs.

Next, we investigate if the infusion of capital caused the members to engage in riskier lending leading to higher default rates or delays in repayments. SGs receiving external capital did not engage in riskier lending as proxied by defaults or delays in repayments. Additionally, since SGs in the treatment and control group continued to function from baseline to endline, we can also note that the treatment did not cause SGs to disband at higher rates.

Lastly, we examine the impact of the program on the SG members' pay-out at the end of the year. The infusion of capital increased payouts by about 74,000 UGX, or about 20 USD (2021 value), per SG member. SG-level data indicates that treatment SGs included 1541 members, so total payout can be estimated at 30,820 USD. This means that the value of the capital infusion (20,000 USD) was exceeded in the first year, in the form of a return to SG members. As the capital was recovered from the SGs at the end of the cycle, it could continue to generate this return to SG members over subsequent years.

It is common to compare development interventions to direct cash transfers as a benchmark (MacIntosh and Zeitler 2019 2022, Karlan et al. (2014), Karlan et al. (2017), Ahmed et al. (2009)). Cash benchmarking has a goal of improving the efficiency of interventions, when direct cash transfers can be just as good or better than in-kind support ((Blattman and Niehaus, 2014)). In the case of this intervention, the direct impact of the activity is additional cash earned by the average SG member at share-out. Additionally, we know the costs to administer the intervention, including project management and initial start-up funds. With the assumption that the capital can be re-invested in the SGs each year, we can observe that this intervention begins to generate a positive benefit by Year 2, and demonstrates an economic rate of return of 61% over five years. At scale, costs to administer the intervention may decrease, and the rate of return would increase. Based on this cost analysis, we can observe that this intervention provides more benefits to SG members than direct cash distribution, if it is implemented for two or more years.

This study faces limitations that could be further explored in future studies. First, it is limited in geographic scope, to a rural area in Central Uganda. Future research could investigate if the findings here also hold in urban or peri-urban areas, and in

Table 4: Rate of Return Calculation

Variable	Value	Units	Nbr of Units	Year 1	Year 2	Year 3	Year 4	Year 5	Total
Benefits:									
Payout per member	20	Members	1500	30,000	30,000	30,000	30,000	30,000	150,000
Costs:									
Capital Costs	400	Groups	50	20,000	0	0	0	0	20,000
Project Manager	320	Groups	50	16,000	16,480	16,974	17,484	18,008	84,946
Administrative Costs	100	Groups	50	5,000	5,150	5,305	5,464	5,627	26,546
Total Costs				41,000	21,630	22,279	22,948	23,626	131,492
Net Benefits:				-11,000	8,370	7,722	7,052	6,364	18,508

other geographies. Second, a lack of resources constrained our data collection to one survey at the start of the SG annual cycle, and another at the end of the cycle. Because of this, granular data on the activities of the SG throughout the year were not captured systematically as a part of this investigation. More granular data on any loan delays, defaults and other actions within the SG cycle would provide additional nuance on the effects of additional capital infusion during the cycle. Finally, this study is limited to established SGs who have been running for at least two years. Future research can investigate if the intervention is also effective for newly formed SGs, or SGs of different composition, such as youth groups or women's groups. All in all, this study demonstrates that distributing capital to SGs, and allowing SG members to manage the funds will not negatively impact the responsible way in which the SGs typically handle funds. This intervention had a positive impact via the eventual share-out of the funds to SG members at the end of the annual cycle, and demonstrated a positive rate of return after Year 2. These findings indicate that providing outside capital to established SGs could be a viable way to help some of the most financially vulnerable to access financial services such as microloans. Implementing organizations who have an established relationship with SGs, such as Catholic Relief Services, CARE International, World Vision, Save the Children and many others, could consider this as a complementary activity for mature SGs such as the ones selected for this study. Impact evaluations of multifaceted international development interventions have cited SGs as one of the most sustainable components of the interventions (Khatiwada and Waitkuweit, 2023); yet in the face of shocks such as floods or droughts, the savings of a small group of community members is not enough to weather a crisis (BenYishay et al., 2019). An infusion of a manageable amount of funds, to an experienced and trusted community savings group, can help

community members be more resilient in such moments of crisis.

Expanding the rural poor's access to capital, through their established and trusted networks, could help communities move towards the achievement of several of the sustainable development goals (SDGs). Evidence shows that improved financial inclusion contributes to the achievement of SDG 1 (Eliminating poverty) (Klapper et al., 2016). By extension, depending on the use of the additional capital, this intervention may contribute to the achievement of several other SDGs, including those aimed at improving food security through purchase of seeds or other inputs (SDG 2), fostering quality education through the payment of school fees (SDG 4), and promoting gender equality through allowing women to access sources of capital (SDG 5). Such an intervention also contributes to national goals such as Uganda's Vision 2040 which targets "A Transformed Ugandan Society from a Peasant to a Modern and Prosperous Country within 30 years" (Uganda National Planning Authority, 2007). This intervention was conducted in partnership with a Ugandan University with strong connections to their surrounding community and a history of social support. Community based offices or organizations with established SG programming could consider adding such interventions to their existing programs.

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