

Measuring Efficacy of the Vulnerable Group Development Program in Bangladesh: How Far We Achieved Service Process Simplification?

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Abstract

A Vulnerable Group Development program aiming at sustainable socio-economic empowerment mobilizes women's communities to achieve poverty reduction, food security, and skills development. The study's main objective was to evaluate to what extent the women enrolled in Vulnerable Group Development programs effectively ensure Service Process Simplification. The study followed a mixed-method survey that included a survey questionnaire for the 384 service recipients and a face-to-face semi-structured interview with the 3 UP Chairman, 3 UP members, and 10 service recipients of Savar Upazila. By conducting the Chi-square test ($p < 0.05$), the overall results of the study revealed that the effectiveness of using Service Process Simplification (SPS) in the VGD program by service recipients was very low. Only 3% of the service recipients admitted to their knowledge about online self-application for VGD, but no one had applied themselves yet. Evidently, participants in the study followed the traditional registration method to avail themselves of the service from Union Parishad. The study did not find a significant influence ($p < 0.05$) of the VGD service concerning perceived usefulness, perceived ease of use, attitude toward use, and intention to use. The study's findings pointed to significant challenges

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in information gaps, miscommunication, deceptive behavior by the recipients, and delays in service delivery. The study's findings will assist social policymakers, local government authorities, and practitioners in rethinking how to overcome challenges in simplifying VGD services.

Keywords: Service Process Simplification, Vulnerable Group Development, Women, Bangladesh.

Introduction

The government of Bangladesh has implemented the social safety net program known as "Vulnerable Group Development" (VGD) to raise the living standards of the most vulnerable groups in the nation. VGD emerged from the Vulnerable Group Feeding (VGF) program after the famine of 1974 and has since been expanded to cover all 64 districts in Bangladesh. With assistance from the World Food Program (WFP), the Ministry of Women and Children Affairs (MOWCA) implements the program. It was revised to "increase the self-reliance of the most disadvantaged women" as one of its new aims. The program provides a range of services to the targeted women, including food assistance, healthcare, literacy and life skills training, and microfinance support (Hossain, 2007). In order to qualify for VGD, a prospective recipient must satisfy at least four of the following conditions: the individual is either widowed, separated, deserted, or divorced, and their age should be between 20 and 50 years. Alternatively, they may have a husband who is unable to work. They experience extreme food insecurity and either do not own any land or possess less than 0.15 acres of land. Their family income is very low and inconsistent, and they work as casual laborers. They also belong to a household where a woman is the head. A woman is eligible to receive benefits as a VGD recipient only once and cannot concurrently get benefits from other development programs (Begum, 2018).

The most destitute individuals are not eligible for VGD because of their advanced age, limited physical capabilities, and lack of ambition. The transfer of VGD implementation from the Ministry of Disaster Management & Relief (MoDMR) to the Ministry of Women and Children Affairs (MoWCA) initially impacted program management due to insufficient presence in the field. As a result, MoDMR had to offer field support during the initial years of the transition. Coordinating between different ministries occasionally posed a hurdle. Service Process Simplification (SPS) equips civil servants with a tool to simplify access to public services, thereby reducing the time, cost, and number of visits (TCV) required for citizens to access them. The government of Bangladesh included SPS in the VGD program to increase the empowerment of the most vulnerable rural women. Before 2013–2014, VGD service was totally manual. At that time, the government could not cover vulnerable people because it could not include SPS in the VGD program (Kasem et al., 2022). Considering this, the study seeks to enhance the impact of the VGD Program by analyzing the dimension of service process simplification.

Literature Review

Vulnerability

Kirby's (2006) concept of vulnerability assisted in identifying threats to the poor's social well-being, such as the deterioration of assets like education, health, and land. These anxieties originate from a lack of assets and anxiety about surviving in unpredictable circumstances. Consumption, debt, and the appearance of success are all causes. The lack of a social compact and the market's priority generated identity politics, with social groups forming based on shared interests. Vulnerability may analyze neoliberal globalization's broader cultural, psychological, environmental, and political consequences, often outperforming traditional poverty study methodologies. Vulnerability is a state of insecurity, and susceptibility to risks, shocks, and stress is not synonymous with poverty. It involves both external dangers and internal defenselessness, leading to significant losses. Loss can manifest in various ways, such as physical debilitation, financial destitution, social reliance, humiliation, or mental damage. Recognizing and addressing this vulnerability is crucial to prevent poverty (Chambers, 2009).

Vulnerable Group Development (VGD) Program in Bangladesh

Mannan and Ahmed (2012) found that the VGD program positively impacts beneficiaries below the poverty line, improving income, food consumption, and housing access. It focuses on disadvantaged women, ensuring food security, providing earning opportunities, and promoting women's empowerment. The program also helps men become economically stable, encouraging social empowerment. However, the study found some negative aspects, such as the exclusion of eligible poor women due to inadequate coverage and financing and political bias in the selection committee. Pradhan and Sulaiman (2014) found that the VGD program significantly increased per capita consumption among beneficiary households in the Sylhet division, reducing food shortages and diversifying nutrition. The program provided protection, increased savings, durable commodities, productive assets, and modest commerce. Beneficiary households also had higher child enrollment rates than non-beneficiary households. The VGD program successfully eradicated poverty by improving beneficiary households' quality of life and production capacity. The VGD program, aimed at improving living conditions for impoverished individuals, has significantly impacted income, expenditure, and food intake. The program allows VGD participants to allocate funds for personal expenses or save for future use, ensuring access to necessities and reducing physical harm and loss of lives. It also enhances living standards and dignity within families and contributes to food security and economic growth. The VGD program also enhances women's circumstances despite variations in socioeconomic features among participants (Badhan et al., 2019). Begum (2018) reported that VGD helps decrease landlessness, increase homestead land ownership,

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decline in begging, and increase dignity and social status within the community. The study shows that 52 percent of the IGVGD participant households sent their children to school, compared to only 23 percent of non-participant households. The school attendance rate of children from IGVGD participant households was 80 percent, while the corresponding figure for non-participant households was 34 percent. The study also shows how poor people were excluded from the VGD program, and some leakage and corruption were noted in food aid and participants' savings. Hossain et al. (2019) examine the impact of the VGD program on the socio-economic status of women in Bangladesh. The study found that the program has significantly improved women's economic and social status by increasing their access to credit, training, and employment opportunities. The primary factors influencing the demands and support for the program are the incumbent government's desire for political legitimacy, pressure from donors for economic reform, food insecurity, the emergence of the 'women-in-development' concept in development discussions, and prevailing social ideologies and norms. The VGD program has transformative impacts on society, and the feedback has played a crucial role in fostering an appropriate climate for future policy decisions and ensuring the program's viability (Datta & Kundo, 2016). Khatun and Rahman (2016) focus on women's participation in the VGD program in Bangladesh. The study found that the program has significantly increased women's participation in decision-making and economic activities and improved their overall empowerment and well-being. Bangladesh's population remains below the poverty threshold, but the VGD program provides food subsidies to needy people. Bribes may be used for inclusion, but the program benefits recipients by increasing their food and medicine expenditures, regardless of cash or in-kind allowances. This program positively affects the underprivileged (Hossain et al., 2017). The Government of Bangladesh launched the VGD Program, which primarily targets underprivileged women and aims to uplift them by offering financial assistance, skill development, and healthcare services. The program has evolved over time to incorporate feedback and address emerging challenges, emphasizing the importance of understanding its historical context and evolution. Participants experienced increased economic independence and enhanced decision-making abilities within their households. These findings underscore the program's potential for socio-economic change (Ahmed, 2017). The VGD program has created jobs and accelerated economic expansion, ensuring food availability. However, it faces challenges like inconsistent political commitment, inadequate administration, resource loss, beneficiary selection challenges, fund distribution delays, and inadequate monitoring. The program is implemented by multiple government and NGO departments, leading to redundancy, overlap, and inefficient resource utilization (Barkat-e-Khuda, 2020).

Service Process Simplification of the Vulnerable Group Development (VGD) Program

Uddin (2014) discusses the social elements and human traits contributing to the inclusion and exclusion errors in the VGD program in Bangladesh. He explains that the program is implemented as a political distribution scheme, with information and incentive distortions, inadequate governance, and the influence of elites through patron-client relationships contributing to inclusion errors. The VGD program relies on donations; if donors refuse, the government will continue to implement it to maintain voting sensitivity. Uddin also highlights corruption and inadequate governance as the primary obstacles to the program's efficacy. The VGD program faces irregularities due to inadequate monitoring and misallocation issues. The government has implemented the Grievance Redress System guideline 2015 to address these irregularities. However, the lack of a complete database on impoverished areas and the lack of coordination among departments contribute to the inefficient allocation of funds. The poor capacity of local government institutes, such as the politically biased UP chairman and members, hinders the program's implementation and prevents significant improvements. (Mahmuda, 2018). Islam et al. (2020) evaluate the effectiveness of the VGD program in achieving sustainable development goals in Bangladesh. The study found that the VGD program has significantly contributed to reducing poverty, improving food security, and enhancing the well-being of vulnerable countries. Despite a 24-month timeframe for family food security, food insecurity remains prevalent in many regions. The VGD program, aimed at supporting target populations, is compromised by leakage, bribery, misallocation, and distribution below prescribed levels. This is due to a lack of transparency, social accountability, and poor participation from the local population. Powerful officials, local government representatives, and intermediaries leak information while vulnerable people struggle to break free from this cycle (Das & Nahar, 2014). Maniruzzaman (2019) specifically examined the extent of coverage of social safety net programs, with a particular emphasis on the Vulnerable Group Development (VGD) program. Despite the overall improvement in coverage, certain individuals living in extreme poverty have not yet been reached, while a small number of others have gotten aid from various programs. The World Bank's Project Information Document for the Bangladesh National Social Protection Project emphasizes the presence of significant redundancy and duplication in program implementation. It also mentions the involvement of multiple ministries with overlapping goals and targeting similar beneficiaries but with limited coordination. Shamsuddoha and Khanam (2020) provide a comprehensive review of the achievements and challenges of the VGD program in Bangladesh. The study found that the program has made significant progress in empowering women, reducing poverty, and improving food security. However, the program faces several challenges, including inadequate resources, a lack of sustainability, and inadequate

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monitoring and evaluation. The food access, availability, and stability of the VGD program were considered satisfactory, but the nutrition, quality, and quantity of food consumption were subpar. The beneficiaries expressed their satisfaction with the convenience and consumption of food. However, they encountered challenges such as insufficient provision, delayed delivery of food supplies, poor food quality, rigorous regulations, and distribution in distant locations. The overall performance in achieving food security was disappointing despite improving food access, availability, and stability (Afrad & Barau, 2018). The VGD program is not consistently allocated to impoverished and susceptible demographics, with over half of recipients failing to meet essential criteria. Insufficient resources and staff lead to insufficient monitoring and verification processes, excluding eligible beneficiaries. The UP authority lacks proactive evaluation and regulation (Sultana, 2023). Beneficiaries of the VGD program are unaware of the enrollment requirements, and bias based on party affiliation, bribery, and nepotism affect the process. Initiatives like job development, food distribution, and healthcare access fail to reach the disadvantaged. Factors contributing include imprecise targeting, inadequate coverage, and regional disparities in political interest, administrative competence, and performance (Golam et al., 2023). VGD's effectiveness is attributed to its alignment with existing political interests rather than opposing them. Local political rivalry has led to favorable outcomes for impoverished rural women. However, VGD is not a positive example of democratic political agreements benefiting the poor. It emphasizes the importance of local democratic influences and requires extremely impoverished and vulnerable women to actively engage and advocate for themselves (Hossain, 2010).

Methodology

This study follows a mixed-methods approach conducted through surveys and key informant interviews (KIIs). In this study, written questionnaires, in-person interviews, and focused-group discussions are conducted for surveys. Data collection techniques include both open-ended and closed-ended questionnaires and semi-structured interviews. This study used probability sampling, which includes simple random sampling, and non-probability sampling, which includes purposive sampling, to collect the primary data of 400 participants from 12 unions of Savar Upazila. The secondary sources include books, articles, documents, journals, websites, reports, etc.

The study calculated the sample number using the formulas of Yamane (1967) and Krejcie & Morgan (1970) with a 5% statistical sampling error.

n = Of the 400 respondents, 384 were service users, and 10 were service recipients interviewed by several Savar Upazila unions. Furthermore, 6 Key Informant Interviews (KIIs) were conducted with experts, including the Chairman and UNO from Savar Upazila. Technical instruments have been applied to justify the data and ensure its validity for this study. It was

determined that the data were not normally distributed (following Kolmogorov-Smirnov and Shapiro-Wilk tests). Right after that, the value of skewness and kurtosis has been measured. This study also includes a Whisker boxplot, histogram, and Q-Q plot to identify the outlier and extreme observations in the dataset. Lastly, the missing values for the data set were determined by coding 999 and computing the series mean.

Findings and Analysis

Socio-Demographic Profile of the Participants

The study was conducted with data from 400 people living in the Savar Union. From Table 1, it is seen that most of the respondents are aged between 31-40, with a percentage of 48.5%. Of the participants, 43.25% had junior secondary-level educational qualifications. Among them, 52.25% are homemakers, and 89.25% are married. 93.25% of people belong to the Islamic religion. Almost half of the participants have a monthly income between tk. 1000 to tk. 5000.

Table 1: Socio-economic profiles of the participants(n=400)

<u>Demographic Characteristics</u>	<u>n (%)</u>	<u>Mean</u>	<u>Standard Deviation</u>
Age			
- 20-30	68 (17.0)	36.85	7.369
- 31-40	194 (48.5)		
- 41-50	138 (34.5)		
Educational Qualification			
- No Literacy	40 (10.0)		
- Primary	146 (36.5)		
- Junior Secondary Level	173		
- S.S.C.	(43.25)		
- H.S.C.	40 (10.0)		
- Honors' and above	1 (0.25)		
	0 (0.0)		
Profession			
- Housewife			
- Garments Worker	209		
- Domestic Worker	(52.25)		
- Factory Worker	133		
- Others	(33.25)		
	35 (8.75)		
	15 (3.75)		
	8 (2.0)		
Household Size			
- 2-4			
- 5-7	167		

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- 7 and above	(41.75)	5.08	1.762
	214 (53.5)		
	19 (4.75)		

Monthly Income

- No Income	42 (10.5)		
- 1000 to 5000	157		
- >5000 to 10000	(39.25)		
- >10000 to 15000	166 (41.5)	5642.50	3513.625
- >15000 and above	32 (8.0)		
	3 (0.75)		

Marital Status

- Married	357
- Unmarried	(89.25)
- Widow	11 (2.75)
- Divorced	23 (5.75)
- Prefer not to say	9 (2.25)
	0 (0.0)

Religion

- Islam	373
- Hindu	(93.25)
- Christians	25 (6.25)
- Buddhists	1 (0.25)
- Others	0 (0.0)
	1 (0.25)

Frequency of Service Delivery

Figure 1 shows that the study collected 60% of participants from 2021–2022, 30% from 2019–2020, and 10% from 2017–2018. So, it can be said that most respondents are from the recent cycle, and the involvement rate is increasing in the VGD program.

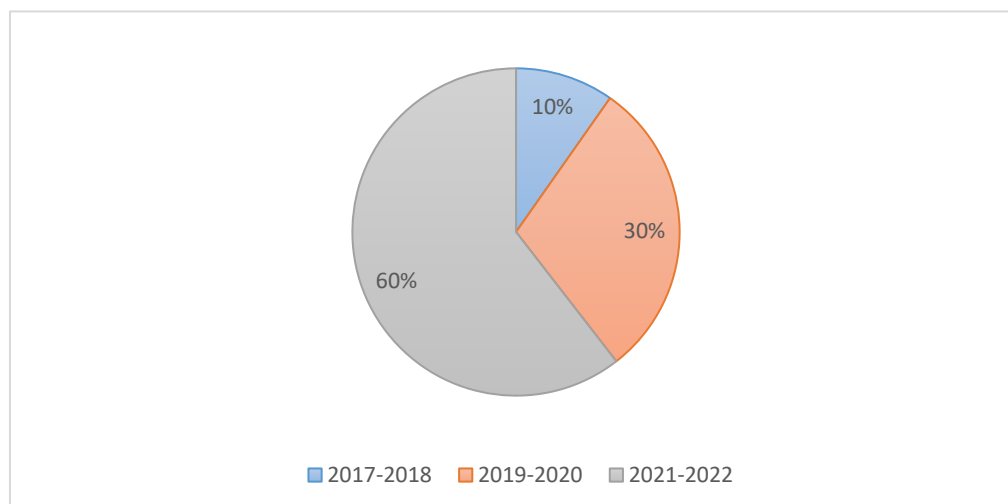


Figure 1: Service Recipients' Response Timeframe

Knowledge about the Application Procedure

Figure 2 shows that 59% of participants knew about the VGD program application procedure. Only 41% do not know about the application procedure because Union Parishad did their whole process. That is why they do not know about the application process.

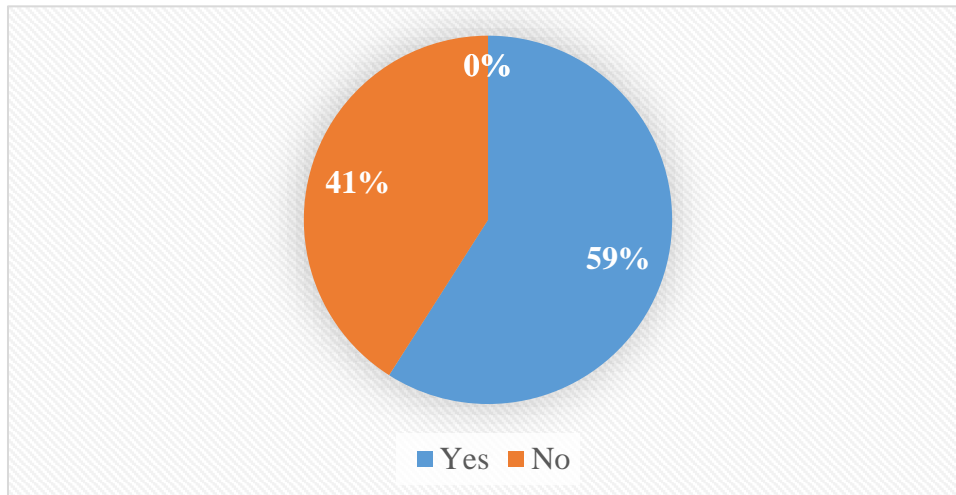


Figure 2: Application Knowledge Recipients' Response

One of the VGD recipients shared his opinion while taking the interview,

They are not familiar with the online VGD application procedure. They never faced the online application procedure for VGD enrollment. The chairman and members of the Union Parishad told them to give their NID certificate, passport-size photos, and relevant papers to the Union Parishad for VGD registration. They then receive VGD service for 24 months after the UP authority conducts the electronic application process and enrolls them. They never conduct online self-application procedures. UP conducts the whole procedure on their behalf.

Another recipient opined that.

Though they never conduct online self-application procedures, Union Parishad conducts the whole procedure on their behalf, but they know the whole VGD application procedure is conducted online. They only know it but do not know how the process is conducted. Only Union Parishad authorities know about the internal things.

The VGD program shows that people are not that familiar with the technology, even though it is online-based enrollment. Most participants (94.25%) knew about the VGD program from their union's chairman or members.

One of the VGD service recipients replied during an interview-

We do not need to do anything. The UP authorities gave us an application form for VGD. They just told us to fill out the form and submit our NID, passport-size photos, and other relevant papers. We

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submitted it. Then, after a few days, they called us and let us know that we were enlisted for VGD service and told us to collect our VGD card from UP. So, we have no idea about internal procedures.

One of the VGD service providers (KII) replied during an interview.

The government instructed us to ensure the application procedure. However, most of the VGD participants are illiterate. They do not even know about technology. So, we do the online application procedure ourselves so they don't get left out. We give them a manual application form. They must complete the form and submit their NID, passport-size photos, and other relevant papers. Then, we registered for them and selected the most vulnerable women who needed VGD. We do the application by UP authorities to make the VGD procedure smooth so that they do not have to face any difficulties.

Participant's Satisfaction on Benefits of VGD Program

In this study, the effectiveness of SPS on the VGD program is dependent on the responses of VGD recipients on whether they are getting VGD services correctly or not, their level of satisfaction, perceived usefulness, perceived ease of use, attitude towards using, and intention to use VGD services.

Table 2 reflects the positive response of participants in receiving different VGD services.

Table 2: Respondents' VGD benefits

Services	Yes n (%)	No n (%)
Rice/ Wheat (30kg)	400 (100.0)	0 (0.0)
Skill Development Training on Income Generation Activities (IGAs)	323 (80.75)	77 (19.25)
Credit and Savings Facilities	400 (100.0)	0 (0.0)
Vulnerable Group Formation	224 (56.0)	176 (44.0)
Training on Livelihood Development	298 (74.5)	102 (25.5)

Level of Satisfaction of VGD Recipients

Table 3 shows that VGD recipients' satisfaction depends on their perception of receiving VGD services and whether the VGD program solves their problems.

Table 3: Participants' Satisfaction

Services	SS (%)	S (%)	MS (%)	D (%)	SD (%)
Rice/ Wheat (30kg)	100.0	0.0	0.0	0.0	0.0
Skill Development Training on	0.0	72.25	27.25	0.5	0.0

Income Generation Activities (IGAs)					
Credit and Savings Facilities	2.5	62.0	35.5	0.0	0.0
Vulnerable Group Formation	0.0	25.0	57.5	17.5	0.0
Training on Livelihood Development	0.0	30.5	53.0	16.5	0.0
Strongly Satisfied= SS; Satisfied= S; Moderately Satisfied= MS; Dissatisfied= D; Strongly Dissatisfied= SD					

According to getting rice or wheat (30 kg), all the respondents (100%) were strongly satisfied. For skill development training on income generation activities (IGAs), 72.25% were satisfied, 27.25% were moderately satisfied, and a few 0.5% were dissatisfied. For credit and savings facilities, 62% were satisfied among a total of 400 respondents; 2.5% were strongly satisfied, and 35.5% were moderately satisfied. According to the vulnerable group formation, 57.5% were moderately satisfied, 25% were satisfied, and 17.5% were dissatisfied. According to dissatisfied participants, vulnerable groups were never formed. For livelihood development training, 30.5% were satisfied, 53% were moderately satisfied, and 16.5% were dissatisfied. So, it is clear that people are more satisfied with getting rice or wheat. But for other services, either they are neutral or dissatisfied.

Table 4: Measuring Relationship of Satisfaction of VGD Program Participants in relation to Age, Educational Qualification, Marital Status, Household Size and Monthly Income

Level of Satisfaction	Significance (P-value)				
	Age	Educational Qualification	Marital Status	Household Size	Monthly Income
Rice/ Wheat (30kg)	0.655	0.160	0.006*	0.000*	0.000*
Skill Development Training on Income Generation Activities (IGAs)	0.000*	0.074	0.850	0.000*	0.062
Credit and Savings Facilities	0.038*	0.115	0.245	0.000*	0.000*
Vulnerable Group Formation	0.000*	0.110	0.141	0.000*	0.000*
Training on Livelihood Development	0.000*	0.060	0.277	0.000*	0.000*

*p= <0.05

Firstly, Table 4 shows that there is no correlation between age and level of satisfaction with the effectiveness of the VGD program in Bangladesh. According to the chi-square test, P-value >0.05 for the variable of getting rice or wheat (30 kg) shows that age has no significant influence on the satisfaction level of getting rice or wheat (30 kg). So, the service of 30 kg of

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rice or wheat in the VGD program is equally important for all women of all ages. On the other hand, the p -value < 0.05 shows that age significantly influences the satisfaction level for skill development training on income generation activities (IGAs), credit and savings facilities, vulnerable group formation, and livelihood development. The VGD program is not equally important for women of all ages. Secondly, there is no correlation between educational qualification and the level of satisfaction with the VGD program in Bangladesh. P -value > 0.05 for all the variables shown in the table means that educational qualifications do not significantly influence satisfaction. The VGD program is equally important for all women with different educational qualifications. Thirdly, there is no correlation between profession and level of satisfaction. P -value < 0.05 for all the variables means that profession significantly influences the satisfaction level. The VGD program is not equally important for all levels of professionals. This program is more important for unemployed women than employed women. Fourthly, there is no correlation between household size and level of satisfaction. P -value < 0.05 for all the variables shows that household size significantly influences the satisfaction level. The VGD program is not equally important for all sizes of households. This program is more important for women whose households are larger than those of other women. Lastly, there is no correlation between monthly income and level of satisfaction for all variables. P -value > 0.05 for the skill development training on IGAs shows that monthly income does not significantly influence the satisfaction level of skill development training. The training on skill development and income generation activities (IGAs) of the VGD program is equally important for all women with different monthly incomes. However, on the other hand, p -value < 0.05 shown in the table for other variables means that the monthly income has a significant influence on the satisfaction level for skill development training on income generation activities (IGAs), credit and savings facilities, vulnerable group formation, and livelihood development, which means the VGD program is more important for low-income groups than high-income groups.

Service Process Simplification of VGD program

Table 5 shows the correlation between the Service Process Simplification (SPS) and components of the TAM model - perceived usefulness, perceived ease of use, attitude toward using, and intention to use the VGD program.

Table 5: Perceived Usefulness of VGD Program

Services	5 (%)	4 (%)	3 (%)	2 (%)	1 (%)
Online VGD application is easier for beneficiaries	0.25	52.5	47.0	0.0	0.0
Online VGD application has saved efforts of the VGD beneficiaries	2.5	94.0	3.5	0.0	0.0

Online VGD application has reduced cost of application	18.75	81.0	0.25	0.0	0.0
Online VGD application has saved time of the VGD beneficiaries	0.25	24.0	58.75	14.75	2,25
Overall VGD program is useful to meet daily needs of my family	3.25	91.25	5.5	0.0	0.0
Strongly Agree= 5; Agree= 4; Neutral= 3; Disagree= 2; Strongly Disagree= 1					

Table 6 describes that p-value >0.05 for the variables of meeting daily needs for age, profession, and educational qualification, the null hypothesis failed to reject. So, age, profession, and educational qualification have no significant influence on the perceived usefulness of meeting daily needs. But on the other hand, p-value < 0.05 shown in the table indicates that the other variables have a significant influence on VGD services. So, age, profession, and educational qualification have a significant influence on the perceived usefulness of the VGD program for understanding the application procedure, receiving all the information from the government, knowing the technology, and making monetary transactions flexible. Household size has no significant influence on the perceived usefulness of the technology. For P value >0.05 , the table shows that the monthly income has no significant influence on the perceived usefulness of meeting daily needs. Conversely, p-value < 0.05 shows monthly income has a significant influence on the other variables of perceived usefulness, which means the VGD program is more useful for low-income women than for the high-income women.

Table 6: Association of Demographic Profiles with Perceived Usefulness of VGD Program

Perceived usefulness	Significance (p-value)				
	Age	Educational Qualification	Profession	Household Size	Monthly Income
Online VGD application is easier for beneficiaries	0.000	0.005	0.000	0.115	0.223
Online VGD application has saved the efforts of the VGD beneficiaries	0.741	0.013	0.000	0.000	0.140
Online VGD application has reduced the cost of the application	0.092	0.044	0.084	0.323	0.067
Online VGD application has	0.000	0.000	0.000	0.000	0.000

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saved time for the VGD beneficiaries					
Overall, the VGD program is helpful in meeting the daily needs of my family	0.534	0.088	0.005	0.000	0.303

Table 7 states participants' responses on the perceived ease of use of the VGD program.

Table 7: Perceived Ease of Use of VGD Program

Services	5 (%)	4 (%)	3 (%)	2 (%)	1 (%)
I found available information about the VGD program from the government	1.0	56.75	42.25	0.0	0.0
I found a transparent credit and debit money process	6.75	34.5	58.75	0.0	0.0
I found the monetary transaction flexible	1.75	55.25	43.0	0.0	0.0
I found the overall procedure of VGD simple	0.75	56.5	42.75	0.0	0.0
Strongly Agree= 5; Agree= 4; Neutral= 3; Disagree= 2; Strongly Disagree= 1					

From Table 8, p-value >0.05 for the variable of easy VGD enrollment application shows that the null hypothesis failed to reject. So, age, educational qualification, profession, and monthly income do not significantly influence the VGD application process. So, the VGD program makes applications easy for women of all ages, educational backgrounds, professions, and incomes. On the other hand, the p-value < 0.05 shows that age has a significant influence on the perceived ease of use in the case of the VGD program because there is no additional payment for getting the VGD card, no interference during application, easy money transactions, and VGD enrollment with others' assistance. Conversely, a P-value <0.05 means that that profession significantly influences the perceived ease of use of the VGD program. VGD program services in terms of ease of use differ from profession to profession. P-value >0.05 in the table for no interference during application shows that household size has a significant influence on perceived ease of use. In addition, the p-value < 0.05 shows that monthly income has a significant influence on the other variables of perceived ease of use, which means the VGD program's ease of use varies according to monthly income.

Table 8: Association of Demographic Profiles with Perceived Ease of Use of VGD Services

Perceived ease of use	Significance (p-value)				
	Age	Educational Qualification	Profession	Household Size	Monthly Income
Availability of VGD information	0.000	0.000	0.000	0.000	0.366
Transparent credit and debit money process	0.001	0.000	0.000	0.000	0.000
Flexible monetary transaction	0.561	0.190	0.037	0.006	0.066
simple overall VGD procedure	0.037	0.000	0.000	0.910	0.000

Table 9 shows the participants' responses to attitudes toward using the VGD program.

Table 9: Attitude toward Using VGD Service

Services	5 (%)	4 (%)	3 (%)	2 (%)	1 (%)
Online application for VGD is good	0.0	26.25	72.75	1.0	0.0
VGD Application is user friendly	0.5	59.5	40.0	0.0	0.0
VGD application assessment is transparent	1.25	48.25	48.0	2.5	0.0

Strongly Agree= 5; Agree= 4; Neutral= 3; Disagree= 2; Strongly Disagree= 1

From Table 10, p-value < 0.05 shows that age has a significant influence on the attitude towards using the VGD program. The attitude towards using the VGD program is equal for women of all ages. P-value > 0.05 shows that educational qualification does not significantly influence attitude towards using. P-value > 0.05 for the variable of interest increasing towards electronic enrollment shown in the table means that profession has no significant influence on attitude towards using. The attitude towards using the internet is equal for all women. P-value <0.05 shows that profession significantly influences attitude towards using. VGD program services use attitudes that differ from profession to profession. The P-value <0.05, as shown in the table, shows that household size significantly influences attitude towards using. P-value >0.05 shows that the null hypothesis failed to be rejected. All women with different monthly incomes have the same attitude that online applications are suitable in terms of their attitude towards using. Conversely, p-value < 0.05 shows that monthly income significantly influences the other variables of attitude towards using VGD.

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Table 10: Association of Demographic Profiles with Attitude Toward Using of VGD Program Services

Significance (p-value)					
Attitude toward using	Age	Educational Qualification	Profession	Household Size	Monthly Income
Online applications are good	0.848	0.166	0.000	0.000	0.683
VGD Application is user-friendly	0.136	0.000	0.000	0.031	0.023
VGD application assessment is transparent	0.570	0.000	0.000	0.000	0.029

Table 11 states the participants' responses to intention to use VGD service.

Table 11: Intention to Use VGD Service

Services	5 (%)	4 (%)	3 (%)	2 (%)	1 (%)
I tend to get accustomed to the existing online procedures	0.0	0.75	92.0	7.25	0.0
I tend to use the VGD program as a tool for empowerment	6.25	92.5	1.25	0.0	0.0
I show my interest in electronic enrollment in the VGD program	0.0	1.5	90.5	8.0	0.0
Strongly Agree= 5; Agree= 4; Neutral= 3; Disagree= 2; Strongly Disagree= 1					

From Table 12, p-value < 0.05 shows that age, profession, and educational qualification significantly influence the intention to use the VGD program. Regarding profession, education level, and intention to use VGD programs, the p-value > 0.05 for the variable of women's skill is enhancing. Every woman's intention is the same towards skill enhancement. P-value < 0.05 shows that household size significantly influences attitude towards using. The intention of using the VGD program differs from household to household because larger households are more likely to use the program. Lastly, there is no correlation between monthly income and intention to use. P-value > 0.05 in the table shows that monthly income has no significant influence on intention to use.

Table 12: Association of Demographic Profiles with Intention to Use VGD Service

Intention to use	Significance (p-value)				
	Age	Educational Qualification	Profession	Household Size	Monthly Income
I tend to get accustomed to the existing online procedures	0.085	0.084	0.965	0.119	0.933
I tend to use the VGD program as a tool for empowerment	0.046	0.817	0.000	0.868	0.817
I show my interest in electronic enrollment in the VGD program	0.091	0.000	0.000	0.951	0.000

Challenges to Avail VGD Service

A total of 400 participants were involved in the surveys. My observations on some common challenges participants face in availing of the VGD program are highlighted here. Most participants agreed that they faced no challenges in availing the services. According to them, the service procedure for the VGD program is very smooth and flexible. They have all the facilities under the VGD program, and the service providers cooperate with them. There were no interferences, additional payments, or intermediaries when availing of the service. A few participants stated that sometimes vulnerable people do not get the service they need most. There is a lack of a complete database on impoverished areas, a lack of coordination among departmental contributions, insufficient resources, a lack of sustainability, inadequate monitoring and evaluation, imprecise targeting, inadequate coverage, and regional disparities in political interest that affect the services. For these reasons, the service providers cannot reach them. So, sometimes, many vulnerable people get excluded from the program.

One of the VGD recipients shared his opinion during the interview.

Recipients have to maintain good relations with the chairman and members of the Union Parishad. Sometimes, they need to do some work for the UP chairman and members for enrollment in the VGD list. If they do not maintain a good relationship, they are not approved for the VGD list after eligibility. While properly capable people maintain good relationships, they are listed in the VGD program. Internal corruption,

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political distribution schemes, and regional disparities are significant challenges to VGD service availability. As a result, sometimes eligible candidates do not get the VGD service they need most.

Also, a few participants who belonged to the age group 41–50 stated that some of them are diabetic patients, so rice is prohibited for them. Though the Union Parishad was instructed to give rice or wheat, wheat has never been provided; always, rice has been provided to the VGD cardholders. So, for those who have diabetes, this rice isn't that beneficial for them.

Discussion

Perceived Usefulness of the VGD Program

The study found that the $p < 0.05$ makes the perceived usefulness of the VGD program very low. Except for some minor variations, the age distribution also affects the usefulness of the VGD program, especially regarding knowledge and using technology. The profession does not affect the VGD program. Monthly income is considered to be an important indicator of poverty. 39.3% of service recipients whose income was between TK. 1,000 and TK. 5,000 and 41.5% of service recipients whose income was between TK. 5,000 and TK. 10,000 found the VGD program more valuable than others. The study findings suggest that a significant majority of beneficiary households have been able to increase household income. This implies that in terms of income poverty, beneficiary households found VGD more beneficial in meeting their daily needs, knowledge, monetary transactions, etc. Mannan and Ahmed (2012) show that monthly income and age similarly impact whether people feel the VGD program is helpful. Beneficiary households live on a monthly income that does not exceed Tk. 2000, found the VGD program more beneficial in meeting their everyday necessities.

Perceived Ease of Use of VGD Program Services

The procedure for choosing recipients is a crucial aspect of the VGD program. The study found that 3.9% of recipients did not face any interference, 0.48% did not have to pay additional fees, and 30.25% were neutral about taking others' assistance. Individuals who are not impoverished and individuals who fail to meet the selection criteria sometimes get chosen. Instances exist where individuals are chosen based on their connection to the officials responsible for implementation. Several people were required to pay a fee to enroll in the program. Recipients are being chosen based on political considerations by the chairman or members of the UP. As a result of political complexities, VGD cannot offer consumers easy access to its services. According to independent indicators, $p < 0.05$ negatively affects the perceived ease of use of the VGD program. Pradhan and Sulaiman (2014) showed a parallel relationship with this study, namely that the exclusion of eligible impoverished women results from insufficient coverage and funding and political bias within the selection committee.

Attitude toward Using the VGD Program

According to the independent indicators, the study found that $p < 0.05$ makes the attitude toward using online enrollment in the VGD program very low. Ahmed and Bakhtiar (2023) found that many beneficiary households still have low incomes, live in poor housing conditions, and suffer from food inadequacy for a significant part of the year. That is why they depend on the UP chairman and members for the VGD enrollment. Their main priority is earning rather than education. This makes them feel disinterested in electronic enrollment in the VGD program.

Intention to Use VGD Program

The study found that 92% were neutral about the statement that they get accustomed to the existing online procedures, and 7.25% disagreed. The major factors in using the VGD program are monthly income and educational qualification. P-value < 0.05 showed that monthly income significantly influences intention to use, meaning income-wise intention gets changed to use VGD services, but they are not accustomed to the online procedure. Because they did not do self-applications online. Upazila Parishad authorities complete the application procedure on behalf of them. Chowdhury (2022) depicted similar findings: recipients intend to use the VGD program but not through online enrollment alone.

Service Process Simplification of VGD Program in Bangladesh

The study ($p < 0.05$) demonstrated that the application of Service Process Simplification (SPS) by service receivers in the VGD program was highly ineffective. The study participants followed the traditional registration process in order to utilize the services provided by the Union Parishad. Participants were requested to provide their perspectives on the rationales behind distributing VGD cards to those who did not meet the eligibility criteria. The main obstacles mentioned by respondents include nepotism, selection committee prejudice, influence from local elites, limited coverage, and so on. The study also found that the VGD program has effectively handled the poverty situation in the recipient homes. The family's food security has dramatically improved due to enhanced earning and employment prospects. The prevalence of households experiencing chronic food shortages has dramatically diminished. Currently, most families can have three meals per day during most months of the year. In contrast, these families lacked sufficient access to food in the past and often experienced chronic undernourishment. Sabbih and Coudouel (2021) also examined the parallel results on the effectiveness of the VGD program in Bangladesh. He showed that the Vulnerable Group Development (VGD) program is highly effective as a social safety net. However, the program also faces specific issues, such as concerns regarding its targeting effectiveness.

Conclusion

The study's overall findings reveal that service receivers' adoption of Service Process Simplification (SPS) in the VGD program was highly inefficient and unsatisfactory. However, the progressive steps of SPS implication in this regard by the government of Bangladesh are praiseworthy. The government should prioritize the implementation of the digitalization of the Vulnerable Group Development program and reduce its reliance on the Union Parishad to facilitate the adoption of electronic enrollment among the population. The findings of the study show a doorway for the policymakers to give special attention to ensuring transparent mechanisms to accurately identify the most vulnerable individuals, developing user-friendly platforms to reduce dependency on Union Parishad, and enhancing program delivery through better monitoring and evaluation. To support the digital transition of the VGD program, the government should invest in awareness building and training to empower beneficiaries so that Service Process Simplification (SPS) is ensured properly. In doing so, the government can collaborate with local institutions to conduct different public campaigns and training sessions that will familiarize beneficiaries with the digital processes of the VGD program and ensure the effectiveness of the program. As Bangladesh is on the verge of LDC graduation, it is high time to accelerate the present status of the VGD program to reach the apex of effective implementation of SPS.

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