



# FAMILY CARD PROGRAMME INAUGURATION: COMMUNITY RESPONSE AND EARLY OBSERVATIONS

PREPARED BY

MD NIPUN AFRIDI  
SADIA AFRIN SUVRA  
TAKIA ISLAM TOMA

## 1. INTRODUCTION

On the morning of 10 March 2026, the T&T playground in Banani, next to the Korail area, hosted the inauguration of Bangladesh's Family Card Programme. Women from nearby communities gathered at the venue along with government officials and representatives from different organizations to witness the launch of the new Social Protection initiative.

For many of the women present, the programme meant more than just introducing a new policy. In households where income is often uncertain and savings are limited, the possibility of regular financial support carries meaningful significance. Conversations among attendees reflected a mixture of curiosity, expectation, and cautious optimism about how the programme might support their families.

While the ceremony marked an important national policy step, interactions within the surrounding communities offered a clearer understanding of how the initiative is being received by those it intends to support.

The Social Security Policy Support (SSPS) team attended the event to observe the inauguration and engage with beneficiaries from nearby communities. These conversations helped capture early impressions, expectations, and experiences of women who have begun receiving support through the programme.

## 2. OVERVIEW OF THE FAMILY CARD PROGRAMME

The Family Card Programme is a new social protection initiative aimed at supporting ultra poor and low-income households across Bangladesh. A key feature of the programme is the recognition of women as the primary beneficiaries, with the Family Card issued in the name of the female head of the household.

Under the pilot phase, selected households receive a monthly allowance of Tk 2,500. The allowance is transferred directly through the Government to Person (G2P) digital payment system to beneficiaries' mobile wallets or bank accounts. This approach aims to ensure that assistance reaches recipients directly and reduces the possibility of intermediaries in the distribution process.

Each Family Card contains a contactless chip, QR code, and Near Field Communication (NFC) technology. These features allow digital verification and are intended to support the development of a more integrated and transparent social protection system.

Each card covers up to five members of a household. In cases of larger joint families, additional cards may be issued based on household composition.

The government has indicated that the programme may gradually expand in the coming years, with the goal of bringing four crore families under the Family Card system within five years.

### 3. LAUNCH EVENT AND KEY ANNOUNCEMENTS

The inauguration ceremony took place at the T&T playground in Banani, adjacent to the Korail slum area. During the event, Honorable Prime Minister formally launched the Family Card Programme.

As part of the inauguration, Family Cards were handed over to seventeen women at the event venue. In addition to the symbolic distribution, the Honorable Prime Minister initiated the digital transfer of allowances to beneficiaries across different districts by activating the payment system during the ceremony. Through this process, payments were credited to the accounts of 37,567 women in 14 locations across the country.

Senior officials from the Ministry of Social Welfare and other government institutions attended the ceremony. In remarks delivered during the event, emphasis was placed on strengthening women's economic participation and expanding social protection support for vulnerable households.

The launch took place within weeks of the formation of the current government and was presented as part of broader efforts to strengthen the national social protection framework.

### 4. PILOT LOCATIONS



- Dhaka: Korail
- Rajbari: Pangsha
- Chattogram: Patiya
- Brahmanbaria: Bancharampur
- Bandarban: Lama
- Khulna: Khalishpur
- Bhola: Charfassion
- Sunamganj: Dirai
- Kishoreganj: Bhairab
- Natore: Lalpur
- Thakurgaon: Thakurgaon Sadar
- Dinajpur: Nawabganj
- Additional Areas: Nandail, Kurigram Sadar, Paba, and Shyamnagar.

## 5. PROGRAMME COVERAGE

In the first phase, 37,567 women received Family Cards and began receiving the monthly allowance. For the pilot implementation until June 2026, the government has allocated Tk 38.07 crore. Of this amount, Tk 25.15 crore will be distributed as direct financial support to beneficiaries, while Tk 12.92 crore will be used for programme implementation activities including data collection, system development, and card production.

## 6. ELIGIBILITY CRITERIA

The programme mainly supports rural families who own 0.50 acres or less of land and are identified as poor or ultra-poor based on their income and assets. It also prioritizes landless or homeless families, persons with disabilities, and members of marginalized communities such as Hijra, Bede, and small ethnic groups.

However, households are not eligible if any family member is a regular government employee or pensioner, if the family runs a large business or has a commercial license, or if the household owns a car or an air conditioner. Women who have savings certificates (Sanchayapatra) worth BDT 500,000 or more are also not eligible for the Family Card.

## 7. COMMUNITY OBSERVATIONS

After the ceremony, the SSPS team spoke with the beneficiaries who were present at the event. Many of the women described the financial support as helpful in managing everyday household expenses. For families with irregular income sources such as day labor, small informal work, or domestic employment, the monthly allowance provides an additional resource for basic needs.

One beneficiary named Nasima Begum shared her perspective on how the assistance could support her family.

“This money will help us in many ways. We have no savings and could not buy things for our children, but now we will be able to.”



Suraiya, another beneficiary reflected on how the amount felt in the context of their financial situation. "This amount is very significant for us, as we have nothing to meet our daily needs."

Several beneficiaries mentioned that the allowance could be used for food purchases, children's school supplies, or other essential expenses. One beneficiary described the moment she received the payment notification on her mobile phone.

"When the bKash notification arrived with the Family Card money, it felt like the joy of Eid."



Apart from this, when we entered the ceremony venue, many beneficiaries were already gathered and waiting for the programme to begin and for the cards and payments to be distributed. There was a noticeable sense of curiosity and anticipation among the women present. Some spoke with each other about the programme, while others discussed when the payment might reach their accounts.

## 6. BENEFICIARY EXPERIENCES FROM THE COMMUNITY

Several individual stories from beneficiaries illustrate how the programme may influence household finances.

One of the beneficiaries who received a Family Card during the inauguration was Aklima Begum, a resident of the Sattala slum in Mohakhali. Aklima is a 40-year-old homemaker. Her husband works as a day laborer, and the family does not have a stable source of income. The couple has three children, two of whom are already married. Their youngest daughter, 9-year-old Marjia, currently lives with them.

After receiving the Family Card, Aklima explained that the monthly allowance could provide some assistance in managing household expenses.



She said that receiving the card would help with family costs and support her child's education. She also noted that she had not expected to receive the card directly during the inauguration ceremony.

Another beneficiary, Basana, lives in the Korail settlement. She is also a homemaker, while her husband earns a living by driving a battery powered auto rickshaw. Their son studies in grade ten and their daughter in grade seven.

Basana explained that maintaining household expenses while supporting her children's education can be challenging. For her family, the Family Card allowance may provide additional support for managing everyday costs and continuing their children's schooling.

## 7. REFLECTIONS AND CONCLUSION

The field visit provided early insights into community responses to the Family Card Programme during its pilot launch.

From a programme perspective, the initiative reflects ongoing efforts to strengthen Bangladesh's social protection system through targeted support and digital payment mechanisms. Direct transfers to women may also influence how financial assistance is managed within households.

From the community perspective, conversations with beneficiaries suggest that the programme is viewed as a potentially useful form of support, particularly for households facing irregular income and rising living costs.

While the pilot phase is still at an early stage, the responses observed during the visit indicate interest and expectation among beneficiaries regarding the continuation of the programme.

As implementation progresses, continued monitoring and engagement with communities will be important in understanding how the programme operates in practice and how it contributes to strengthening the broader social protection framework.

