FAMILY CARD PROGRAMME

A Knowledge Brief for Basic Understanding

A comprehensive overview of this social protection initiative; its design, delivery, scope, and strategic significance.

1. What is the Family Card?

The Family Card is a database-driven digital identification and social protection instrument designed to deliver regular financial assistance directly to vulnerable households. More than just a cash transfer mechanism, it is envisioned as a universal social safety platform that integrates multiple welfare services under a single identity instrument.

Core Philosophy

"Family is the core unit of development, not the individual." The programme shifts the design logic of social protection from targeting individuals to supporting the household as a whole; recognizing that poverty, food insecurity, health shocks, and economic vulnerability are experienced collectively.

2. Programme at a Glance

Implementing Ministry	Ministry of Social Welfare, Government of Bangladesh
Programme Type	Digital cash transfer + subsidised commodities access
Cash Benefit	BDT 2,500 per family per month
Target Coverage	Four crore (40 million) women-headed families in Bangladesh within the next five years.
Pilot Launch	March 10, covering 10,000 families across 14 upazilas, across four phases running March through June
Transfer Mechanism	Mobile Financial Services (bKash, Nagad, Rocket) or bank account
Card Issuance	One card per household; issued in the female head's name
Selection Method	Proxy Means Test (PMT) scoring + door-to-door data collection
Long-Term Vision	Universal Social ID Card for every citizen by 2030
Fiscal Target	Social protection budget raised to 3% of GDP by 2028

3. Three Strategic Pillars

💵 Direct Cash Transfer	🆔 Universal Social ID	📊 Dynamic Social Registry
Monthly BDT 2,500 deposited digitally; no intermediaries, reduced corruption risk.	A single smart card enabling access to subsidized food, education stipends, and agri-support by 2030.	A unified database replacing fragmented records; integrating 99 existing programmes across the ministries/divisions

4. Who Qualifies?

Inclusion Criteria

- Rural families owning 0.50 acres or less of homestead and cultivable land
- Households assessed as poor or ultra-poor based on income and asset evaluation
- Landless, homeless, persons with disabilities, and marginalized communities (including Hijra, Bede, and small ethnic groups)

Exclusion Criteria

- Any family member who is a regular government employee or pensioner
- Households with a commercial license or large business operations
- Families possessing a car or air conditioner
- Women holding savings certificates (Sanchayapatra) valued at BDT 500,000 (approx. USD 4,200) or above will be ineligible for the Family Card.

> **No Double-Dipping: Benefit Consolidation Under the Family Card**
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> Households enrolled in the Family Card programme will be required to relinquish three existing entitlements; the TCB Smart Family Card, the Food Ministry's Food Friendly Programme, and the Vulnerable Women Benefit (VWB). Furthermore, a female head of household registered under the Family Card will not be eligible to concurrently receive benefits under any other social safety net scheme.

5. How Beneficiaries Are Selected

Selection follows a structured, multi-level process to minimize patronage and ensure accountability:

Data Collection	560 supervisors collect 50 data points per family across 320,000 households in 14 pilot wards
Scoring Method	Proxy Means Test (PMT); a scientific poverty assessment tool using income, asset and livelihood indicators
Verification	Social services staff verify field data; QR-coded cards are issued post-selection
Selection Committees	Formed at city, upazila, union, municipality, and ward levels for decentralized accountability

Oversight	A two-tier government checking system monitors the process for errors and duplication
Timeline	Data collection by end of June; 40,000 beneficiaries selected in Phase 1

6. Pilot: Phase 1 Coverage

The pilot phase launched on March 10 covers 14 upazilas across Bangladesh, selected to represent both urban slum populations and rural districts:

Dhaka (Urban)	Banani (Korail, Sattala, Bhashantek slums); Mirpur/Shah Ali (Oli Miar Tek, Baganbari slums)
Chattogram	Patenga
Khulna	Khalishpur
Sylhet Division	Derai (Sunamganj)
Barisal Division	Charfesson (Bhola)
Rajshahi Division	Bogura Sadar, Lalpur (Natore), Nawabganj (Dinajpur), Thakurgaon Sadar
Rangpur Division	Thakurgaon Sadar
Dhaka Division	Pangsha (Rajbari), Banchharampur (Brahmanbaria), Bhairab (Kishoreganj)
CHT Region	Lama (Bandarban)

7. Key Design Features

Women as Primary Recipients

Cards are issued in the name of the mother or female head of household. Global evidence strongly supports this; transfers routed through women are more likely to be spent on food, healthcare, and children's education, while also strengthening intra-household bargaining power.

Digital-First Delivery

Disbursements occur via mobile financial services (bKash, Nagad, Rocket) or bank accounts. Digital transfers eliminate middlemen, reduce leakage, and create an auditable payment trail; critical for a programme of this scale.

One Card, One Household

To prevent duplication a persistent problem in Bangladesh's fragmented welfare ecosystem only one Family Card is issued per household, linked to a single registered family identity.

Beyond Cash: Integrated Benefits

Using OTP-verified smart cards, beneficiaries can also access subsidized essential food items through TCB integration. The roadmap includes education stipends and agricultural subsidies on the same platform, reducing the need for separate registrations and multiple cards.

8. Fiscal & Structural Context

Bangladesh currently operates 99 social safety net programmes across 25 ministries, with a combined budget of BDT 1.26 lakh crore (approximately USD 10.36 billion); 1.87% of GDP this fiscal year. Despite this scale, structural weaknesses persist:

- Fragmentation and weak inter-ministerial coordination lead to duplication
- An estimated 22-25% of the actual poor are excluded from existing programmes
- Programme design has grown in pieces rather than as a coherent system

Fiscal Ambition

The programme's guideline targets raising the social protection budget to 3% of GDP by 2028, up from the current 1.87%. Achieving this would require sustained political commitment and fiscal headroom; making implementation quality the central test.

9. Strategic Significance

The Family Card is significant for two reasons beyond its immediate relief function:

- Reaching 4 crore families under monthly support would be a historic expansion of Bangladesh's social contract: with systemic implications for poverty data, fiscal planning, and service delivery infrastructure.
- The Dynamic Social Registry and Universal Social ID ambition could solve a core governance problem: a fragmented social protection system that serves political convenience more than human need. If implemented with integrity, it changes how the state sees, and serves, its poorest citizens.

Lastly,

The Family Card should therefore be understood not simply as another social protection programme, but as a platform with the potential to reorganize how welfare is delivered in Bangladesh. Its success will depend less on the ambition of its design and more on the quality of its implementation: how beneficiaries are identified, how securely and accurately data is managed, whether digital delivery mechanisms reach households with limited technological access, and whether the intended integration of 99 existing programmes is realistically achieved. The pilot phase beginning in March 2026 will provide the first practical indication of whether this vision can translate into an effective and accountable system.

Acknowledgement

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