

# CONTEXTUALIZATION OF THE FAMILY CARD PROGRAM IN SOCIAL PROTECTION WHAT INTERNATIONAL EXPERIENCE SUGGEST FOR BANGLADESH

Prepared by

**Sadia Afrin Suvra**

National Consultant Programme Policy Support

SSPS Programme

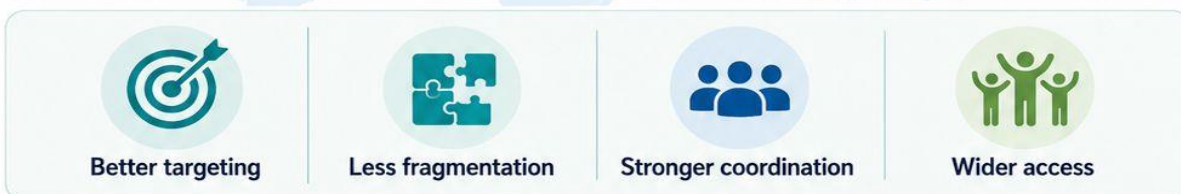
UNDP Bangladesh



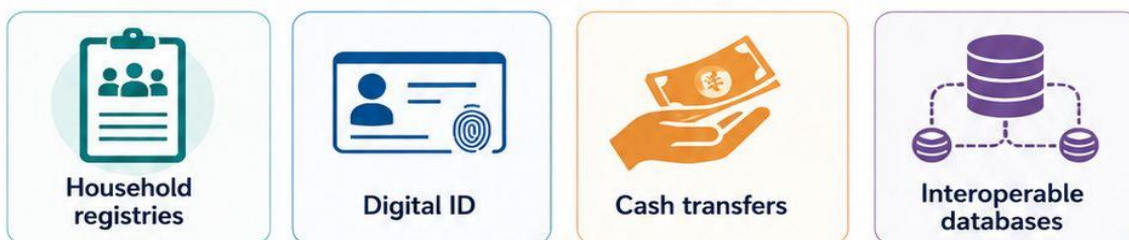
# Contextualization of the Family Card Program in Social Protection: What International Experience Suggests for Bangladesh

## Global lessons for a Family Card-based social protection system

What international experience suggests for Bangladesh



### What countries have used



### Common lessons



### Implications for Bangladesh



No single model is fully transferable, but global practice offers practical design lessons.

## Comparative Synthesis and Cross-Country Lessons

### Comparative Overview of Family Card Programs

		Launch	HH Coverage	Targeting	Payment Channel	Key Strength	Key Weakness
<b>BR</b>	Cadastro Único / Bolsa Família	2003	~14M	PMT+community	Bank/postal	Registry platform durability	Conditionality costs; registry accuracy
<b>KZ</b>	Digital Family Card	2020s	Progressive	Proactive admin data	Digital	Proactive identification	Requires advanced digital infrastructure
<b>ID</b>	Kartu Keluarga + BDT	2010s	~40% of HHs	PMT+community	Bank/mobile	Civil registration base	Integration stalled across programs
<b>PK</b>	BISP + NSER	2008	~8M	PMT (NSER survey)	Biometric/mobile	Female delivery; platform layering	Registry staleness; fiscal pressure
<b>IN</b>	Ration Cards + Aadhaar	Various	~200M	Categorical+Aadhaar	Bank (DBT)	Scale; G2P efficiency	Biometric exclusion errors
<b>PH</b>	4Ps + Listahanan	2007	~4.4M	PMT+community	Bank/cash	Institutional coherence; GRS	Conditionality monitoring costs
<b>KE</b>	Inua Jamii	2010s	~1.2M	Categorical+PMT	M-Pesa	Mobile money efficiency	Accessibility for vulnerable groups
<b>TR</b>	ISAS	2010s	Multi-program	Admin data real-time	Bank	Cross-agency integration	High institutional prerequisites
<b>TG</b>	Novissi	2020	~800,000	CDR + ML	Mobile money	Speed; crisis innovation	Individual targeting accuracy; privacy
<b>BD</b>	Family Card	2026 (pilot)	37,567	PMT+community	MFS wallet/bank	Digital payments; women-centric	Urban PMT accuracy; fiscal space

#### 7 Cross-Cutting Lessons

1	2	3	4	5	6	7
<b>Integration requires political endurance:</b> meaningful program consolidation takes > decade.	<b>Data quality is institutional &amp; political challenge:</b> requires sustained investment, protection, feedback.	<b>Digitization creates new vulnerabilities:</b> authentication improvements cause exclusion risks.	<b>Women-centric design produces stronger outcomes:</b> context must address care, mobility, literacy.	<b>Grievance mechanisms are not optional:</b> accessible systems improve targeting accuracy.	<b>Fiscal sustainability is political economy challenge:</b> politics achievable protection levels.	<b>Gradual phased expansion consistently outperforms:</b> big-bang rollouts risk quality, capacity.

Note. Own elaboration. Coverage figures are approximate and drawn from program documents and published evaluations. Bangladesh pilot figure is as of March 2026 launch.



# Brazil's Social Protection System

## Bolsa Família & Cadastro Único

**14 Million Families**  
Benefiting from Bolsa Família

**40 Million+ Households**  
Registered in Cadastro Único

**20% of Brazil's Population**  
Covered by Social Programs

### How It Works



#### 1. Municipal Data Collection

Families register their information at local social assistance centers (CRAS)



#### 2. Integrated Registry System (Cadastro Único)

Data is stored in a unified national database, enabling comprehensive analysis



#### 3. Program Benefits

Eligible families receive predictable payments and access to education and health services

### Key Benefits



#### Education & Health

Conditional Cash Transfers link payments to school attendance and health check-ups, promoting long-term development



#### Predictable Payments

Provides regular income support, offering stability and helping families plan for the future



#### Integrated Registry System

A single entry point for multiple social programs, increasing efficiency and reducing bureaucracy

### Real Results



#### Improved Education & Nutrition

Higher school enrollment and better nutritional outcomes for children, fostering a healthier generation



#### Stronger Outcomes for Women

Empowering women with financial independence and access to resources, breaking cycles of poverty



#### Addressing Challenges Constructively

Ensuring accurate data updates, reaching remote communities, and continuous program evaluation for sustained impact



**HIGHLIGHTED INSIGHT:** Registry systems like Cadastro Único outlast individual programs, forming a lasting foundation for future social policy



# PAKISTAN: BISP AND NASHONUMA

## 01 - PROGRAM FOUNDATION



**Launched 2008 as emergency response**

**8 million**   
families




Originating during global food and fuel price increases, the Benazir Income Support Program was established to provide a social safety net for the poorest households, protecting them from economic shocks.

**~33%**   
of poor households








## 02 - WOMEN-CENTRIC MODEL



- **Women as primary beneficiaries** for improved household welfare and empowerment.
- **Proxy means testing** via NSER for transparent targeting.
- **Biometric identification** for secure and efficient transactions.
- **Quarterly cash transfers** delivered directly to women.

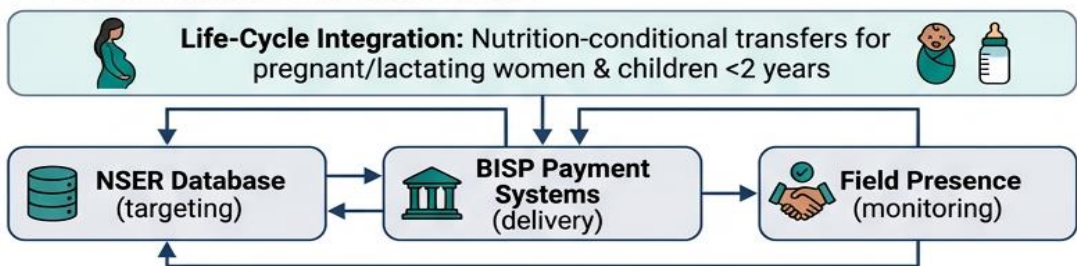
 **Political calculation:** women less captured by local intermediaries, enhancing program integrity.

## 03 - DOCUMENTED IMPACTS


POSITIVE OUTCOMES	CHALLENGES
<ul style="list-style-type: none"> <li> Improved mobility and market access.</li> <li> Increased financial inclusion and digital literacy.</li> <li> Enhanced bargaining power within the household.</li> <li> Better child nutrition and health outcomes.</li> <li> Higher school enrollment rates.</li> </ul>	<ul style="list-style-type: none"> <li> Time poverty concerns due to collection processes.</li> <li> Compliance activity burdens for some beneficiaries.</li> </ul>

Sources: Cheema et al. 2014; World Bank 2015.

## 04 - NASHONUMA INTEGRATION



## 05 - STRATEGIC LESSON

**Integration gains:** Layering specialized programs like Nashonuma onto the BISP infrastructure maximizes efficiency and impact, offering a model for Bangladesh's Family Card design. 

# INDIA

## Scale, Technology, and the Exclusion Problem

### PUBLIC DISTRIBUTION SYSTEM (PDS): UNPRECEDENTED REACH



**800 MILLION PEOPLE**  
Food Security Coverage

World's largest social safety net, delivering subsidized grains to vulnerable households via Fair Price Shops.



### AADHAAR DIGITIZATION & BIOMETRIC AUTHENTICATION



**3% EXCLUSION RATE**  
Biometric Authentication Failures

Mandatory biometric linkage for benefits delivery to curb leakage. **Trade-off:** Reduced fraud vs. denial of service for vulnerable populations (elderly, disabled, manual laborers).

**GHOST BENEFICIARY ELIMINATION VS. AUTHENTICATION FAILURES**

Category	Value
GHOSTS REMOVED	Eliminated: Millions
AUTH FAILURES	Denied Access: ~3%

### PM-KISAN: CATEGORICAL TARGETING LIMITATIONS






**90 MILLION LANDLESS LABORERS EXCLUDED**  
Due to Land Ownership Criterion

Direct cash transfer scheme for landholding farmers. Excludes the most vulnerable rural populations (tenants, sharecroppers, agricultural laborers) due to categorical design gaps.



### KEY FINDINGS: TECHNOLOGY & TARGETING TRADE-OFFS

-  **Technology Trade-offs:** Digital systems improve efficiency & auditability but introduce new exclusion barriers (connectivity, biometric failure, digital literacy).
-  **Targeting Limitations:** Categorical and proxy-means testing methods often fail to identify the transient and ultra-poor, leading to high exclusion errors.
-  **Vulnerable Population Impacts:** Exclusion disproportionately affects the elderly, disabled, women, remote communities, and informal sector workers.

**KEY STRENGTH**

**Unprecedented Scale & Digital Payment Delivery**

Efficient direct benefit transfers to millions, reducing intermediate leakages.

**KEY WEAKNESS**

**Biometric Exclusion Errors & Categorical Design Gaps**

Systemic denial of rights to the most vulnerable, requiring robust grievance redressal.



# Indonesia: Kartu Keluarga and the Unified Database

Household registration, shared targeting, and the limits of integration

**AT A GLANCE**

- Kartu Keluarga is the foundational household registration document
- Unified Database covers the lowest 40% of households
- Shared targeting input does not equal full program integration



**GOVERNANCE**

- Central database management
- Ministry coordination
- Local updating channels
- Uneven district capacity

**CHALLENGES**

- Data sharing is not integration
- Community verification can be politically captured
- Fragmented program cards persist
- Interoperability and staffing are required

**IMPACTS**

- Better targeting
- Improved coordination
- Dynamic roster updates
- Scaled social assistance


**KEY INSIGHT**

Household registration is necessary, but not sufficient: effective integration depends on political coordination, not just shared data.

# PHILIPPINES

## Institutional Coherence and Grievance Architecture

**PANTAWID PAMILYANG PILIPINO PROGRAM (4Ps)**




**4.4 MILLION HOUSEHOLDS**  
CURRENT COVERAGE (Approx.)

**LISTAHANAN DATABASE**



**4-YEAR UPDATE CYCLES**

**4-YEAR UPDATE CYCLES**



**Cyclical Re-assessment & Targeting Refinement**

**INSTITUTIONAL COHERENCE**




**SINGLE-AGENCY IMPLEMENTATION ADVANTAGE:** Centralized leadership and coordinated execution through DSWD streamline operations and reduce fragmentation.


- ✓ Integrated Program Management
- ✓ Standardized Protocols
- ✓ Direct National-Local Linkages

**MULTI-CHANNEL GRS (Grievance Redress System)**


**CHANNEL**



**PHONE HOTLINE**  
Toll-Free Access & Support




**ONLINE PORTAL**  
Digital Submission & Tracking

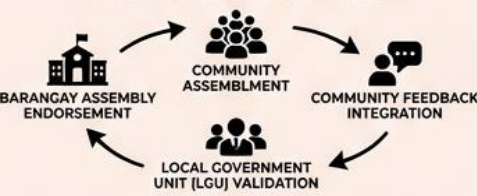


**IN-PERSON OFFICE**  
Local Help Desks & Municipal Links

**GRS CORE PROCESS**



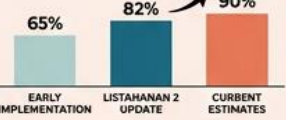
**COMMUNITY VERIFICATION PROCESS**



**PMT (PROXY MEANS TEST) TARGETING METHODOLOGY**

- POVERTY STATUS CLASSIFICATION  
Uses observable indicators to estimate income, includes contextual adjustments for regional variations.
- PMT FORMULA APPLICATION  
(Contextual Correction Layers)
- HOUSEHOLD CHARACTERISTICS  
(Assets, Education, Housing)

**TARGETING ACCURACY IMPROVEMENT**



**KEY STRENGTH: Institutional Coherence & Systematic Grievance Architecture**

Centralized DSWD implementation ensures consistent policy application and accountable program delivery. The multi-channel GRS provides accessible and structured mechanisms for beneficiary feedback and issue resolution, enhancing program legitimacy.

**KEY WEAKNESS: Conditionality Monitoring Costs & Variable Local Capacity**

High administrative costs associated with verifying education and health compliance. Effectiveness of implementation varies significantly across different LGUs due to disparities in resources, capacity, and political commitment.

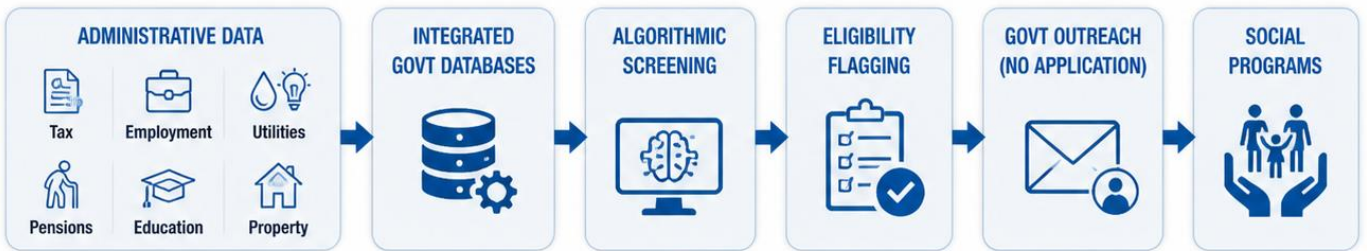


# Kazakhstan: Digital Family Card (DFC) At a Glance

The Digital Family Card (DFC) is Kazakhstan's data-driven social protection system that proactively identifies vulnerable households and connects them to appropriate social support—without requiring any application.

## KEY STATS

- Nationwide digital system (no fixed cap)
- Integrates multiple databases
- 80%+ mobile penetration



## KEY FEATURES

- Proactive ID (no application)
- Real-time data integration
- Algorithm eligibility
- Reduced barriers



## GOVERNANCE

- Central coordination
- Cross-ministry integration
- High-capacity civil service
- Advanced digital infra



## IMPACTS

- Better inclusion
- Faster delivery
- Reduced errors
- Efficient targeting

## CHALLENGES

- Data quality dependency
- Limited replicability
- Privacy concerns
- Needs capacity

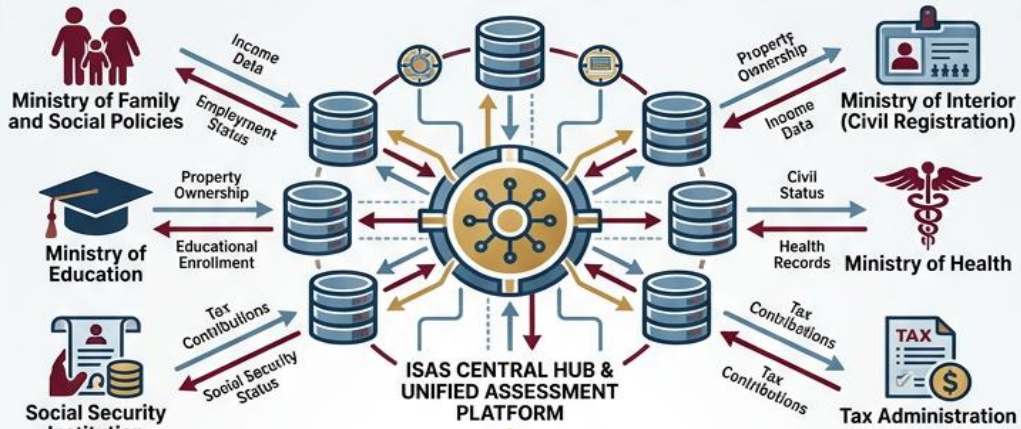
*Proactive data-driven systems are the future of social protection—  
but need strong digital ecosystems.*



# TURKEY

## Administrative Data Integration Frontier

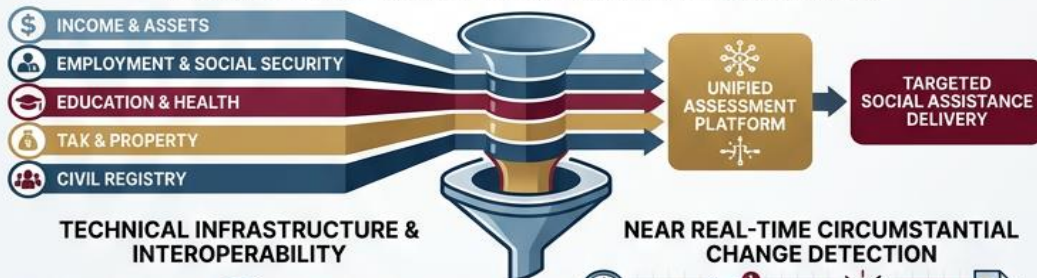
### Integrated Social Assistance System (ISAS)



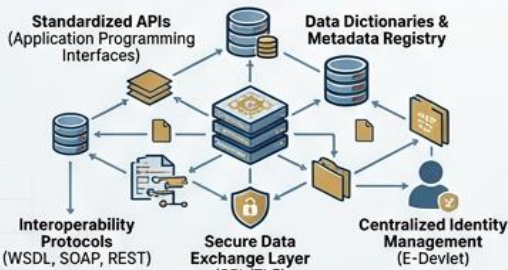
### REAL-TIME ELIGIBILITY VERIFICATION



### CROSS-MINISTRY DATA INTEGRATION & UNIFIED ASSESSMENT



### TECHNICAL INFRASTRUCTURE & INTEROPERABILITY



### NEAR REAL-TIME CIRCUMSTANTIAL CHANGE DETECTION



### INSTITUTIONAL PREREQUISITES

- Legal Authorization Framework:** Robust legislation for data sharing and privacy protection.
- Technical Infrastructure Investment:** Significant commitment to digital infrastructure and cybersecurity.
- Coordination Capacity Maintenance:** Strong inter-agency governance and political will across transitions.

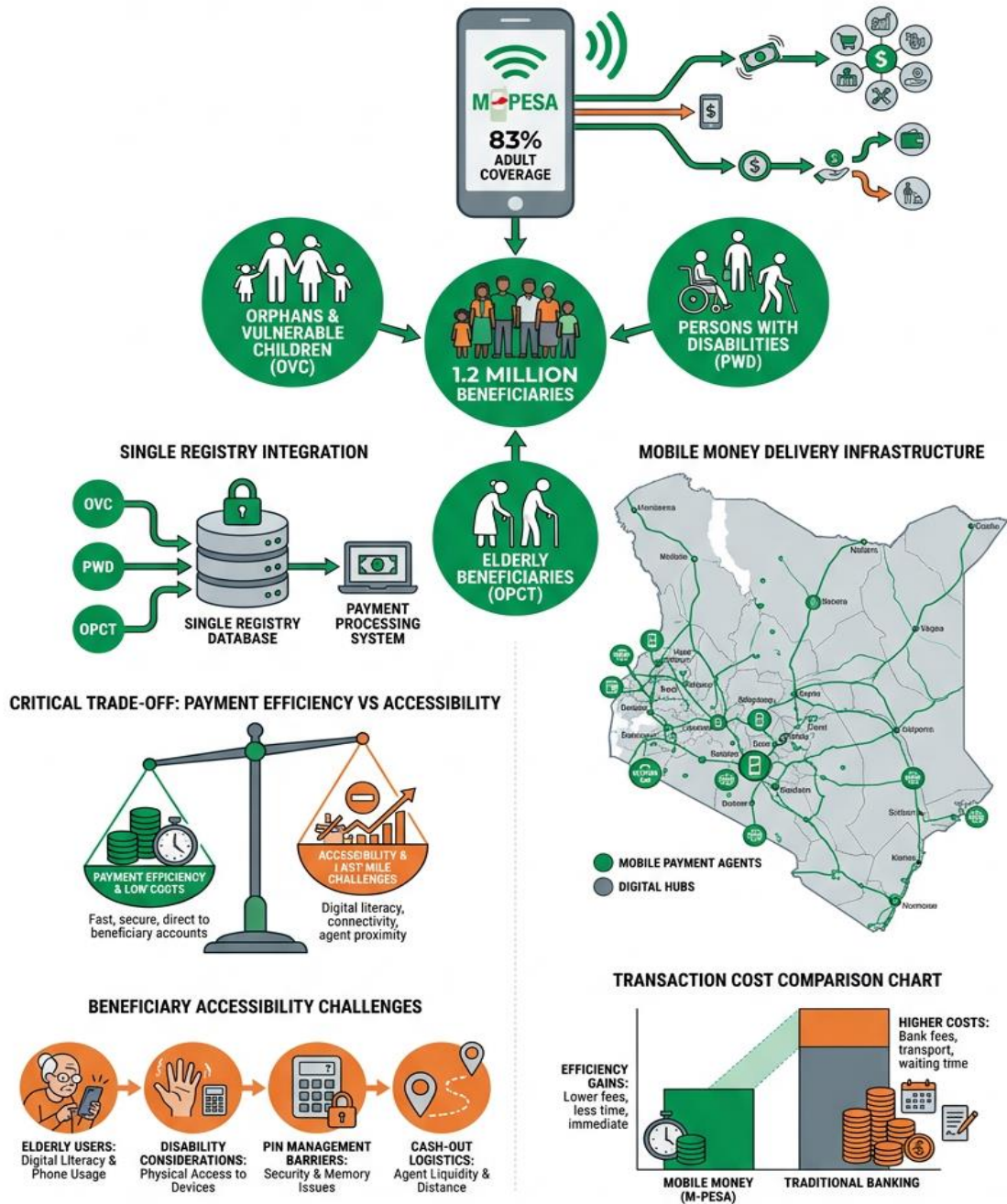
**KEY STRENGTH:**  
Real-Time Cross-Agency Integration & Dynamic Eligibility

**KEY WEAKNESS:**  
High Institutional Prerequisites & Development Timeline



# KENYA

## Mobile Money and Last-Mile Delivery



**KEY STRENGTH: Mobile Money Efficiency & Low Transaction Costs**  
 Leveraging M-Pesa's extensive reach and low-cost infrastructure enables secure and rapid social protection payments, significantly reducing delivery costs compared to traditional methods.

**KEY WEAKNESS: Digital Accessibility for Vulnerable Groups**  
 Significant barriers exist for elderly, persons with disabilities, and those with low digital literacy, requiring targeted support and design adaptations to ensure equitable access to benefits.

Togo



# TOGO: CRISIS INNOVATION WITH MACHINE LEARNING - The Novissi Program Case Study

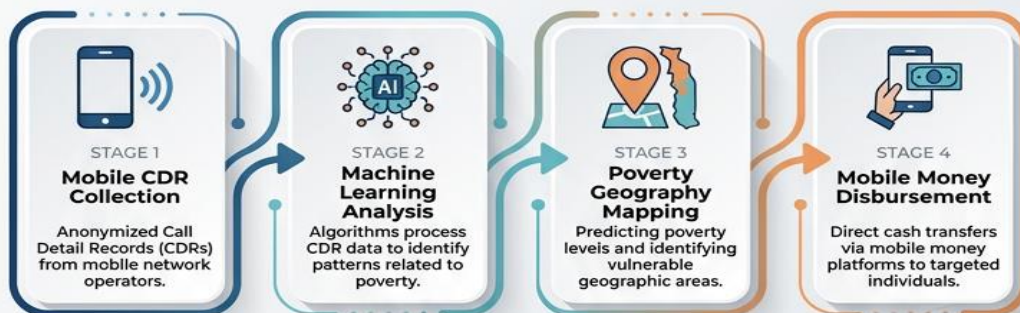
COVID-19 Emergency Response

Launch: April 2020 | Location: Togo, Sub-Saharan Africa

## THE CHALLENGE



## THE SOLUTION



## KEY OUTCOMES



## STRENGTHS vs LIMITATIONS

### STRENGTHS

- ✓ Unprecedented deployment speed
- ✓ Novel methodology
- ✓ Crisis innovation
- ✓ Collaborative research

























### LIMITATIONS

- ⚠ Non-universal mobile coverage
- ⚠ Geographic vs individual targeting
- ⚠ Privacy governance gaps
- ⚠ Exclusion of most destitute



## LIFE-CYCLE SOCIAL PROTECTION AND FAMILY CARD INTEGRATION POTENTIAL

Integrating life-cycle risks and programs through the Family Card to deliver inclusive, adaptive and portable social protection

LIFE STAGE	KEY RISKS	CURRENT BANGLADESH PROGRAMS	FAMILY CARD INTEGRATION POTENTIAL
 <b>EARLY CHILDHOOD</b> (0–5)	 <ul style="list-style-type: none"> <li>Malnutrition</li> <li>Low birth weight</li> <li>Stunting</li> <li>Early cognitive deficits</li> </ul>	 <ul style="list-style-type: none"> <li>Maternal health vouchers</li> <li>Limited nutrition programs</li> </ul>	 <ul style="list-style-type: none"> <li>Nutrition-conditional cash top-up</li> <li>Automatic enrollment in ECD services via registry</li> </ul>
 <b>SCHOOL AGE</b> (6–15)	 <ul style="list-style-type: none"> <li>Child labor</li> <li>School dropout</li> <li>Poor learning quality</li> </ul>	 <ul style="list-style-type: none"> <li>Primary education stipends</li> <li>School feeding</li> </ul>	 <ul style="list-style-type: none"> <li>Education conditionality</li> <li>School attendance verification through shared database</li> </ul>
 <b>YOUTH</b> (16–24)	 <ul style="list-style-type: none"> <li>Unemployment</li> <li>Skills mismatch</li> <li>Early marriage</li> <li>NEET risk</li> </ul>	 <ul style="list-style-type: none"> <li>Skills training programs (NSP)</li> </ul>	 <ul style="list-style-type: none"> <li>NEET identification via household data</li> <li>Training linkage and placement support</li> </ul>
 <b>WORKING AGE</b> (25–59)	 <ul style="list-style-type: none"> <li>Informal work volatility</li> <li>Illness</li> <li>Climate shocks</li> </ul>	 <ul style="list-style-type: none"> <li>VGD; food-for-work</li> <li>Limited employment programs</li> </ul>	 <ul style="list-style-type: none"> <li>Livelihood support graduation pathway</li> <li>Contributory insurance access gateway</li> </ul>
 <b>ELDERLY</b> (60+)	 <ul style="list-style-type: none"> <li>Old-age poverty</li> <li>Health costs</li> <li>Isolation</li> <li>Care needs</li> </ul>	 <ul style="list-style-type: none"> <li>Old-age allowance (OAA)</li> <li>Limited healthcare support</li> </ul>	 <ul style="list-style-type: none"> <li>Pension integration</li> <li>Healthcare linkage</li> <li>Caregiver support for household members</li> </ul>
 <b>ALL STAGES</b>	 <ul style="list-style-type: none"> <li>Climate shocks</li> <li>Displacement</li> <li>Acute crises</li> </ul>	 <ul style="list-style-type: none"> <li>VGF</li> <li>Disaster response (ad hoc)</li> </ul>	 <ul style="list-style-type: none"> <li>Dynamic enrollment triggers for climate events</li> <li>Portable benefits during displacement</li> </ul>



The Family Card enables a unified, responsive and portable system that supports individuals and households through every stage of life—reducing vulnerabilities, expanding capabilities and building resilience.



SINGLE REGISTRY



PORTABLE BENEFITS



DATA-DRIVEN TARGETING


























INCLUSIVE & ACCOUNTABLE

## Stakeholder Mapping

# STAKEHOLDER ANALYSIS: FAMILY CARD REFORM

Understanding stakeholder interests, incentives and potential resistance to guide effective reform implementation.

 STAKEHOLDER	 STANCE	 PRIMARY INTERESTS	 REFORM INCENTIVES	 POTENTIAL RESISTANCE
 Prime Minister's Office / Chief Adviser	 Strong support	<ul style="list-style-type: none"> <li>Reform legacy</li> <li>Poverty reduction narrative</li> </ul>	<ul style="list-style-type: none"> <li>High-visibility signature reform</li> </ul>	<ul style="list-style-type: none"> <li>Fiscal cost if expansion accelerates faster than revenue</li> </ul>
 Ministry of Finance	 Cautiously supportive	<ul style="list-style-type: none"> <li>Fiscal discipline</li> <li>Efficiency gains</li> </ul>	<ul style="list-style-type: none"> <li>Reduced leakage frees resources</li> </ul>	<ul style="list-style-type: none"> <li>Cost implications of ambitious expansion scenarios</li> </ul>
 Ministry of Social Welfare	 Lead implementer	<ul style="list-style-type: none"> <li>Program ownership</li> <li>Institutional capacity building</li> </ul>	<ul style="list-style-type: none"> <li>Enhanced mandate and central system role</li> </ul>	<ul style="list-style-type: none"> <li>Coordination burdens</li> <li>Political exposure to implementation failures</li> </ul>
 Other line ministries	 Potentially resistant	<ul style="list-style-type: none"> <li>Program autonomy</li> <li>Budget control</li> <li>Political relationships</li> </ul>	<ul style="list-style-type: none"> <li>Possible cost sharing via unified registry</li> </ul>	<ul style="list-style-type: none"> <li>Loss of program-level control and patronage instruments</li> </ul>
 Local government (UPs, City Corporations)	 Mixed	<ul style="list-style-type: none"> <li>Implementation role vs. reduced discretion</li> </ul>	<ul style="list-style-type: none"> <li>Enhanced service delivery mandate</li> </ul>	<ul style="list-style-type: none"> <li>Loss of patronage value from current discretionary selection</li> </ul>
 Current beneficiaries (multiple programs)	 Cautious	<ul style="list-style-type: none"> <li>Continuity</li> <li>Benefit level security</li> </ul>	<ul style="list-style-type: none"> <li>Direct inclusion benefit if effectively reached</li> </ul>	<ul style="list-style-type: none"> <li>Risk of transition disruption or benefit reduction</li> </ul>
 Excluded poor households	 Supportive	<ul style="list-style-type: none"> <li>Access to new benefits not currently received</li> </ul>	<ul style="list-style-type: none"> <li>Direct inclusion benefit</li> </ul>	<ul style="list-style-type: none"> <li>None (immediate interests align with reform)</li> </ul>
 Development partners (UNDP, World Bank, ADB)	 Strongly supportive	<ul style="list-style-type: none"> <li>Reform alignment</li> <li>Systems strengthening</li> </ul>	<ul style="list-style-type: none"> <li>System reform opportunity</li> <li>Knowledge products</li> </ul>	<ul style="list-style-type: none"> <li>Governance and data privacy concerns require attention</li> </ul>
 Civil society and NGOs	 Broadly supportive	<ul style="list-style-type: none"> <li>Rights-based approach</li> <li>Accountability</li> </ul>	<ul style="list-style-type: none"> <li>Advocacy and accountability role</li> </ul>	<ul style="list-style-type: none"> <li>Conditionality design concerns</li> <li>Exclusion error risks</li> </ul>

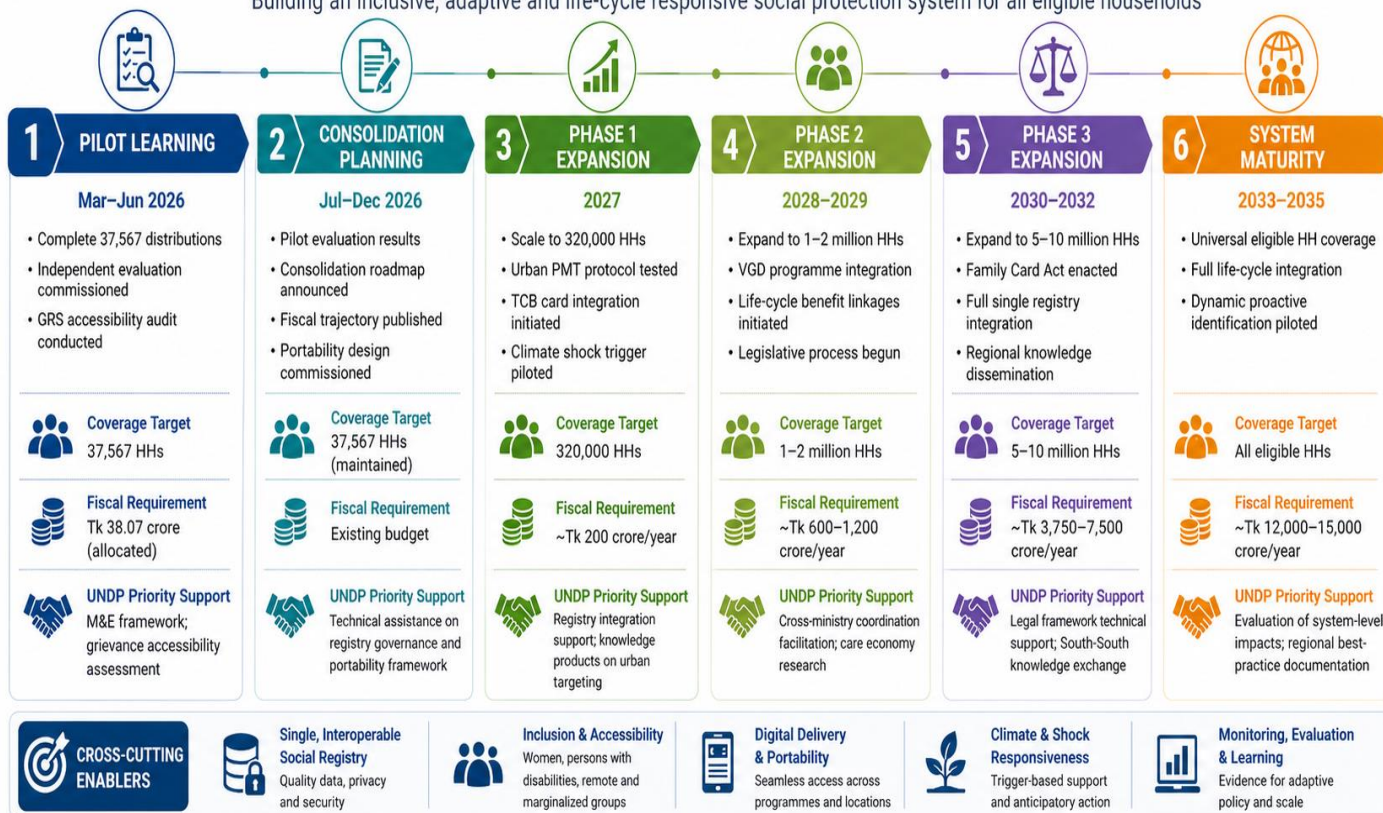


Effective engagement and risk mitigation across stakeholders will be critical to building ownership, managing transition risks, and ensuring the Family Card Reform delivers inclusive and sustainable impact.

# Implementation Roadmap

## FAMILY CARD IMPLEMENTATION ROADMAP: 2026–2035

Building an inclusive, adaptive and life-cycle responsive social protection system for all eligible households



The roadmap supports a phased, fiscally responsible scale-up towards universal coverage of eligible households, ensuring a dignified, equitable and resilient social protection system aligned with national priorities and the SDGs.