Key Findings from the Focus Group Discussion (FGD) with Family Card Beneficiaries in Khalishpur, Khulna

Study report

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Background

Bangladesh currently implements 90 social protection programmes across various ministries and government agencies. The Family Card Programme is social protection flagship initiative, introduced by the current government of Bangladesh.

To assess the immediate effects of the family card programme on the beneficiaries, the Social Security Policy Support (SSPS) Programme of UNDP Bangladesh conducted a Focus Group Discussion (FGD) in Khalishpur, Khulna. A total of 12 beneficiaries participated in the discussion and shared their experiences regarding the programme and its impact on their individual lives and household well-being.

Objectives

To evaluate the early-stage operationalization and household-level impact of the Family Card Programme, this assessment focused on three core objectives:

1. **Evidence-Based Evaluation:** To collect empirical field evidence regarding allowance utilization patterns, financial management, and direct contributions to basic household needs.
2. **Qualitative Case Documentation:** To capture narrative case stories illustrating how targeted social transfers enable individual agency, self-reliance, and micro-entrepreneurship.
3. **Risk & Impact Forecasting:** To identify existing program overlaps, policy trade-offs and probable long-term social dynamics resulting from program participation.

Participant Profile

The 12 participants were between 25 and 65 years of age.

Only two beneficiaries reported having their own houses, while the remaining ten lived in rented accommodation, spending approximately BDT 2,000-3,000 per month on rent and utility expenses.

Among the participants, two women were engaged in income-generating activities, including tailoring and household-based work. The remaining participants reported being unemployed and primarily dependent on family members for financial support.

Key Findings

Utilization of the Allowance

Most beneficiaries reported using the Family Card allowance to meet essential household needs, including:

- Medicines and healthcare expenses
- Household necessities
- Children's educational expenses

Several participants also expressed an interest in saving a portion of their allowance in the future to invest in small income-generating activities.

Program Duplication and Overlapping Entitlements

Two households, Aleya Begum (65) and Parul Akter (64), reported receiving benefits from multiple social protection programmes. In both cases, their husbands were beneficiaries of the Old Age Allowance programme. Consequently, these households were simultaneously benefiting from both the Family Card Programme and the Old Age Allowance scheme.

Social and Household Dynamics

Unlike findings from similar FGDs conducted in other locations, including Korail Slum in Dhaka, no instances of family separation, household disputes, or domestic conflict related to the use of the allowance were reported in Khalishpur.

Participants expressed overall satisfaction with the programme and strongly advocated for its continuation.

Concerns Raised by Beneficiaries

A major concern raised during the discussion was the discontinuation of TCB Smart Family Card benefits for the Family Card beneficiaries.

Most participants were unaware that households enrolled in the Family Card Programme are required to relinquish three existing entitlements:

- TCB Smart Family Card
- Food Friendly Programme under the Ministry of Food
- Vulnerable Women Benefit (VWB)

Furthermore, a female head of household registered under the Family Card Programme is not eligible to concurrently receive benefits from other social protection schemes.

Participants expressed concerns regarding the implications of losing access to these programmes and requested greater clarity regarding the policy.

Conclusion

The findings indicate that social protection interventions such as the Family Card Programme play a significant role in supporting vulnerable households in Khalishpur by helping them meet essential needs and, in some cases, enabling savings and income-generating activities.

The programme is widely appreciated among beneficiaries and is perceived as positively contributing to household well-being. However, concerns remain regarding the requirement to forgo access to certain existing social protection benefits upon enrolment. Enhanced communication and awareness-raising efforts are necessary to ensure beneficiaries fully understand the programme's eligibility conditions and benefit structure.

Case story:

How Social Protection Programmes Generate Multidimensional Results: A Case Study of Tahmina from Khulna

During a recent field visit to Khalishpur, Khulna, a promising example of how social protection can contribute to long-term empowerment emerged through the story of Tahmina, a 27-year-old woman living with her husband and young son in a small rented house.

Like many women in low-income households, Tahmina wanted to contribute financially to her family's well-being. However, limited resources and household responsibilities constrained her opportunities to earn an income. Her husband's earnings served as the family's primary source of livelihood, making it difficult to meet daily expenses.

In March 2026, Tahmina was enrolled in the newly launched Family Card Programme and began receiving a monthly allowance of BDT 2,500. Rather than spending the entire amount on immediate household needs, she made a strategic decision to save the allowance for three consecutive months.

Using her accumulated savings, Tahmina purchased a second-hand sewing machine. Building on her existing tailoring skills, she began taking small tailoring orders from members of her community and now earns approximately BDT 2,000–3,000 per month. This additional income enables her to contribute to household expenses and has strengthened her confidence and financial independence.

Looking ahead, she plans to continue saving and eventually establish a small tailoring business of her own.

Tahmina's aspirations extend beyond economic empowerment. She completed her higher secondary education but was unable to pursue a bachelor's degree following her marriage and the birth of her child. With a growing source of income and improved financial stability, she now hopes to resume her education and continue her academic journey.

Tahmina's experience demonstrates the multidimensional impact of social protection programmes. Beyond providing temporary financial assistance, the Family Card Programme has facilitated income generation, strengthened economic

References

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