Focus Group Discussion Report:

Three-Month Experience of Family Card Beneficiaries

Study report

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1. Executive Summary

This report shares the findings from a Focus Group Discussion (FGD) held with 14 Family Card beneficiaries living in Korail slum. The discussion looked at their experiences over the past three months and how the programme support is used within low-income urban households.

The findings show that the allowance is an important support for families facing high living costs in the city. Most women use the money for basic needs such as children's education, healthcare, and daily household expenses. However, due to rising prices of food, utilities, and other essentials, almost none of the beneficiaries are able to save any part of the allowance.

2. Objectives

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

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

3. Participant Profile & Demographic Context

The 14 women who took part in the discussion are living in very difficult urban poverty conditions, with limited space, high living costs, and low-income stability.

- **Housing and living conditions:** All participants live in single-room houses in Korail slum. Some own their small living structures, but many pay high monthly rent, often more than 4,000 BDT.
- **Family size:** Most households have around 4–5 members.
- **Income and work:** Only 5 out of 14 women have steady income source. Those who work are mainly involved in low-paid jobs such as domestic work, small informal businesses, or daily labour.

- **Household vulnerability:** Many women face serious financial and family challenges.
    - 6 women reported that their husbands do not provide any financial support.
    - 4 women are separated from their husbands.

4. Key Findings

Utilization Strategies

The Family Card allowance is mainly used for essential and fundamental needs such as children's education, medicine, and basic household expenses.

Most participants said the allowance works as a short-term emergency support rather than something that helps them save money or build assets. Because of the high cost of living in Dhaka, especially increased gas, electricity, and daily food prices, the money is used up very quickly. As a result, most women cannot save anything from the allowance, as it is fully spent on basic survival needs.

Digital Access and Control Over Money

Another important issue found in the discussion is women's limited access to digital financial services. Some beneficiaries do not have their own mobile financial service (MFS) accounts.

In such cases, the allowance is sent to a male family member's account. This reduces women's control over the money and affects the main purpose of the programme. It can also create dependency on husbands or other male relatives and sometimes leads to household conflicts over how the money is used.

5. Case Studies:

To better understand how the social safety net works in the context of urban poverty, the discussion included four individual case studies. These examples show different real-life challenges faced by beneficiaries.

Case Study 1: Domestic Conflict and Multiple Programme Support

For 28 year old Popy, the Family Card allowance was supposed to be a lifeline for her three young children, a way to guarantee their next meal, pay for school supplies, and cover basic household needs. Instead, it became the spark that fractured her home. When her husband demanded control of the funds, Popy stood her ground, refusing to hand over the money meant for her children's survival. Outraged by her defiance, her husband walked out, abandoning Popy and the kids to fend for themselves.

Left with nowhere else to turn, Popy gathered her children and moved into her mother Shefali's small, single-room home in the slum.

Inside those four cramped walls, three generations of women now pool their support. Popy relies on her Family Card as a vulnerable mother, Shefali recently received her first disbursement as a new Family Card beneficiary, and Popy's 80-year-old grandmother gets support from Old Age Allowance. Combined, these three distinct streams of social support serve as the sole buffer keeping the family afloat after a devastating personal shock, illustrating the quiet courage of women forced to rebuild their lives from the ground up.

Case Study 2: Digital Exclusion and Loss of Financial Agency

Moni (28), a Family Card beneficiary, felt like she was taking a step toward security when she was selected for the programme. On paper, the support was hers but in reality, a single digital barrier stood between her and the financial relief she was promised. Moni didn't own a mobile phone, let alone a registered digital wallet in her name.

Consequently, the programme began disbursing her cash allowance straight into her husband's bKash account. With that Moni lost her control over the family card allowance. Without a device of her own, she has zero control over how the money is budgeted, spent, or saved, leaving her completely dependent on her husband's discretion. Her story is a stark reminder that without direct digital inclusion, even well-intentioned aid can leave women sitting on the sidelines of their own financial support.

Case Study 3: Human Capital Investment

Selina, a mother of two, saw her allowance as far more than a temporary safety net, she saw it as a path forward for her children. Living under constant financial pressure in the slum, the temptation to use every disbursement on immediate survival needs like food, rent, and utilities was immense. Yet, 35-year-old Selina made a strategic choice, she adopted a strict deferred spending strategy, systematically saving her cash transfers specifically to pay the formal examination registration fees for her eldest daughter, who is currently pursuing a Bachelor of Arts (BA) degree. By safeguarding this money, Selina kept her daughter from dropping out, demonstrating how targeted social protection does more than ease daily poverty, it actively fosters long-term human capital and fuels intergenerational mobility when women hold financial control.

Case Study 4: Small Investment and Moving Toward Self-Reliance

Kolpona Akter, a newly married Family Card beneficiary, transformed the family card allowance into a stepping stone toward long-term financial independence. At 26, with fewer immediate family responsibilities, Kolpona carefully budgeted her daily household expenses to save her disbursements over several months. Once she accumulated enough money, she invested her savings into a goat, turning her short-term social transfer into a tangible, productive asset. Her experience demonstrates how the Family Card can empower women to move beyond basic daily consumption, using social protection as a catalyst to generate future income, build resilience, and take their first steps toward true self-reliance.

5. Conclusion

The FGD in Korail slum shows that the Family Card programme plays an important role in supporting very poor urban families. It helps them manage the impact of high living costs, especially rising prices of food, rent, and utilities. However, several social, structural, and digital challenges are limiting its full impact.

References:

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2. Government of the People's Republic of Bangladesh. (2026). *Family Card Programme: Knowledge Brief* (11 March 2026). Social Protection Policy Support Programme. Retrieved from https://socialprotection.gov.bd/wp-content/uploads/2026/03/Family_Card_Knowledge_Brief-11th-March.pdf

Annex:

Figure 1: Focus Group discussion

Figure 3: Family card beneficiaries

Figure 2: Korail slum