Building an Interoperable Safety Net: Pushing the Frontiers of Social Protection in Bangladesh

Addressing Targeting Gaps, Fiscal Constraints, and Delivery Architecture for the Next Phase of NSSS

2026
Policy Note

Prepared by:
Sanjida Sultana | Research Associate
Sadia Afrin Suvra | National Consultant, Social Protection Research and Policy Support
Takia Islam Toma | Programme Assistant
Aminul Arifeen | Project Manager

Social Security Policy Support (SSPS) Programme, UNDP Bangladesh

POLICY NOTE

Building an Interoperable Safety Net: Pushing the Frontiers of Social Protection in Bangladesh

Addressing Targeting Gaps, Fiscal Constraints, and Delivery Architecture for the Next Phase of NSSS

THE FOUR CORE REGULATORY AND DESIGN QUESTIONS

These are the questions the Government must resolve before the Family Card moves from pilot to national platform.

1. **Design choice.** What is the single most important design choice the Government must resolve now, before anything else?
2. **Implementation and political economy risk.** What is the greatest risk to the Family Card, and how would we know it is materializing?
3. **Minimum scale up conditions.** What minimum conditions should be in place before any further scale up beyond the pilot?
4. **Evidence generation.** What evidence must be generated over the next 12 to 24 months, and who should generate it?

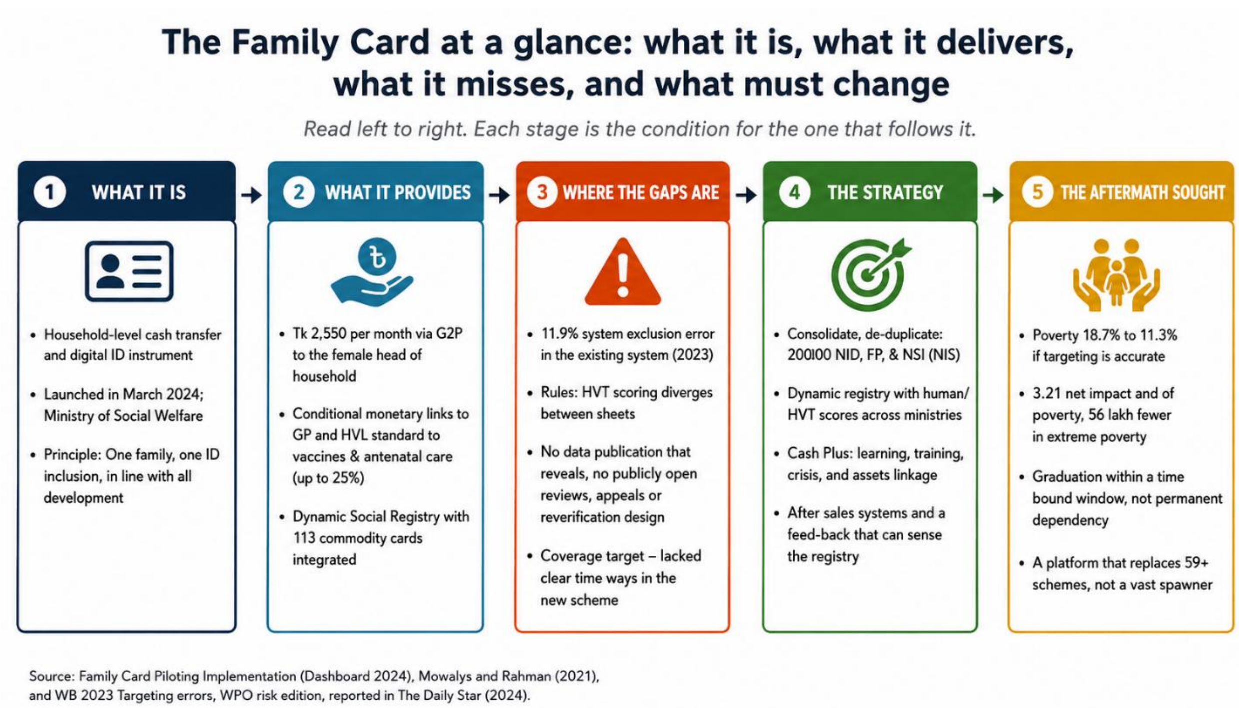

Figure 1. *The Family Card at a glance, from concept through delivery, gaps, strategy and intended outcome.*

Table of Contents

Section I. Executive Summary and Event Context

1.1 The moment

Bangladesh's social protection system is being asked to do something it has never done before: stop behaving like a collection of schemes and start behaving like a platform. The Family Card Programme is the instrument through which that shift is being attempted. Launched as a pilot on 10 March 2026 under the Ministry of Social Welfare, it provides a monthly transfer of Tk 2,500 to households through a card issued in the name of the mother or female head of the family, disbursed through the Government to Person system into a mobile financial service wallet or bank account.

The programme is no longer hypothetical. The FY2026 to 27 budget designated it the centerpiece of social protection reform, with Tk 14,500 crore proposed for distributing Family Cards to 4.1 million women.[1] A nationwide Family Card Census has been running since 1 August 2026, and the Government has announced formal national launch on 16 August 2026, with expansion to approximately 16 million families over four years.[2] This note is therefore written at the precise juncture where design decisions become irreversible.

1.2 The moral foundation

Before the architecture, the argument. Bangladesh is the only country in South Asia that fought a War of Independence to come into being. That war was not fought for a state that distributes relief at its discretion. It was fought for a state in which resources are equitably distributed as a matter of right. Social protection in Bangladesh is therefore not a welfare add on to the constitutional settlement. It is a practice of that settlement.

This is the substance of the **Democratic Welfare State**, framed around the principle of Bangladesh before all, Bangladesh for all. If democratic values are to be preserved rather than merely proclaimed, equitable distribution has to be an active practice, institutionalized and enforceable, not a discretionary transfer that expands before elections and contracts after them. The Social Welfare Minister has framed the Family Card as giving effect to Article 15(d) of the Constitution, which lists social security among the fundamental responsibilities of the state.[3] The distinction between charity and right is not rhetorical. It determines whether an excluded household has a grievance or merely a disappointment.

[1] Bangladesh Sangbad Sangstha, 'Tk 1,44,338 cr proposed for social safety net', 11 June 2026; and New Age, 'Govt proposes Tk 14,500 crore for family card programme', 11 June 2026.

[2] The Bangladesh Today, 'Family card programme to be launched officially on Aug 16: Dr Zahid', August 2026, reporting decisions of the Cabinet Committee on the Family Card programme.

[3] TIMES of Bangladesh, 2026; and The Daily Star, 'Will Bangladesh's social security budget help the poor?', 26 June 2026.

1.3 What took place at the roundtable

The International Growth Centre and the BRAC Institute of Governance and Development convened a roundtable workshop, "**How the Family Card Can Push the Frontiers of Social Safety Net in Bangladesh**", at the Hotel InterContinental, Dhaka on Thursday 6 August 2026.

The session was structured around a trigger presentation, a moderated roundtable in which each discussant was invited to speak through the lens of their own expertise, a live presentation on comparative international experience, and closing remarks by the Chief Guest, the Adviser to the Ministry of Finance and the Ministry of Planning at the Prime Minister's Office.

Participation was deliberately cross institutional. Government and policy advisory bodies, multilateral and bilateral development partners, independent think tanks and research institutes, academic economists, and civil society and rights organizations were represented, alongside the United Nations Development Programme and the Social Security Policy Support Programme.

1.4 Summary of the discussion

A broad consensus emerged on the diagnosis, with sharper disagreement on sequencing. There was little dispute that the existing architecture is fragmented, that targeting is failing at scale, or that the fiscal base is too narrow to absorb an open-ended expansion.

Where the room agreed

- ***The Family Card must be run as a platform, not as another standalone cash transfer scheme.*** A platform means three structural pillars operating together: a unified payment system, a single national identity system, and an interoperable targeting system.
- ***Proxy Means Testing promises algorithmic precision and delivers high exclusion in practice***, falling hardest on eligible poor households that lack the administrative or digital literacy to navigate the process.
- ***Static scores decay.*** A registry built on one round of enumeration begins losing accuracy from the moment it is fixed, and the direction of travel must be an event driven dynamic registry updating on life events and shocks.
- ***Consolidation is unavoidable.*** Programmes spread across more than twenty ministries produce duplication, double dipping and administrative waste, and the case for a single Social Protection Authority was made repeatedly from different directions.
- ***Income alone is an inadequate measure of poverty, and cash alone is an inadequate instrument***. The Cash Plus approach, combining transfers with asset provision, training, healthcare linkage and market access, was advanced on the strength of the graduation evidence base.

Where the room diverged

Three distinct views were put on what the binding constraint actually is. One strand held that the constraint is institutional, that without consolidating authority no amount of technical sophistication in targeting will survive inter ministerial friction. A second held that the constraint is informational, that the registry must become dynamic before anything else is attempted, because a static list scaled to millions of households simply industrializes the existing error. A third, voiced most strongly by practitioners and rights advocates, held that the constraint is the front desk, that backend architecture is irrelevant to a household which cannot register, cannot appeal, and does not understand why it was excluded.

The warnings

- ***Inflation erosion.*** A fixed Tk 2,500 transfer loses real value over a five-to-ten-year horizon, and no indexation mechanism has been published.
- ***Fiscal space.*** Narrowing fiscal room makes resource management a precondition for scale up rather than a consequence of it, and expenditure built on unrealistic revenue projections risks monetary financing and inflation that would erode the transfer further.
- ***Exclusion asymmetry.*** Current systems are calibrated to minimize inclusion error while tolerating severe exclusion error. Data architectures require radical simplification rather than further elaboration.
- ***Layering.*** If the Family Card is added on top of the existing stock rather than absorbing it, it becomes one more programme within a fragmented system, inheriting the targeting failures it was designed to correct.
- ***Over specification.*** Mathematically ambitious targeting formulas are poorly matched to administrative reality. A demand driven, application-based model in which citizens understand how and why they are selected was proposed as the alternative.
- ***Disability exclusion.*** Roughly 3.9 million persons are registered under disability allowances, with low benefit levels and high targeting error. Hybrid community-based intensity targeting, with binding legal commitments on digital accessibility, was proposed in place of algorithmic scoring alone.
- ***Intra household governance.*** Whether a transfer reaches a household and whether it reaches the woman named on the card are different questions, and only the first is currently measured.

What the discussion pointed toward

Two structural gaps were named that sit outside the targeting debate entirely. The first is employment. Despite the existence of a Ministry of Labour and Employment, no dedicated wing within the social security architecture links safety nets to employment creation. The second is capacity building. The Ministry of Youth carries a capacity building mandate, but operates in isolation from the social welfare ministries, so its training and skills work is not connected to the households that social protection reaches. Both gaps point the same way: the system transfers money competently and builds capability by accident.

Section II. The Programme on the Public Record

This section sets out what is documented about the Family Card as at early August 2026. It is descriptive rather than prescriptive, and where official figures diverge the variants are shown alongside one another with their provenance rather than reconciled into a single number.

2.1 Design and delivery

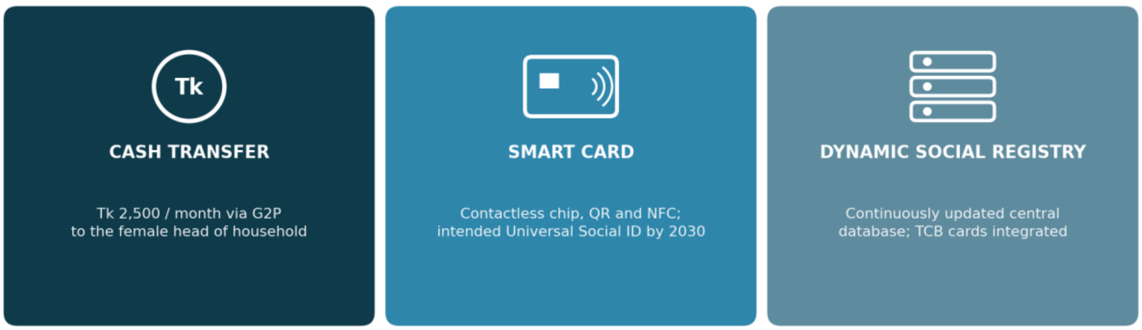

Figure 2. *The three design elements that recur across official descriptions of the programme.*

The organizing principle is that the family, not the individual, is the primary unit of development, a shift away from categorical eligibility based on age, widowhood or disability toward household level poverty and vulnerability assessment. A household of five qualifies for one card; a household of ten qualifies for two. The smart card carries a contactless chip, QR code and near field communication capability, and is delivered to beneficiaries free of charge. Existing TCB commodity cards are to be integrated into the Dynamic Social Registry, with OTP verified access to subsidized essential foods and, later, education stipends and agricultural subsidies on the same platform.[4]

[4] Government of Bangladesh, Family Card, Social Security Policy Support Programme, Cabinet Division and General Economics Division, March 2026; The Daily Star, 25 February 2026; Prothom Alo English, 7 March 2026; Daily Sun, 23 February 2026.

2.2 Institutional architecture

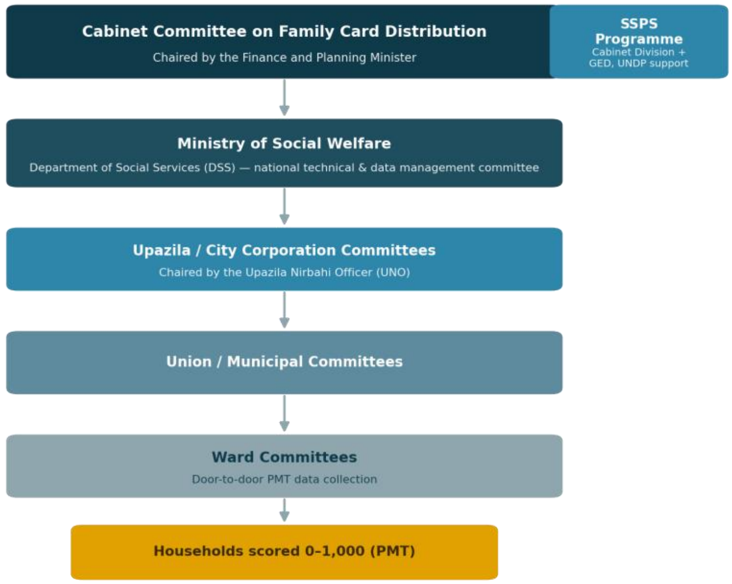

Figure 3. *Family Card governance and delivery chain, from cabinet oversight to household scoring.*

Implementation sits with the Department of Social Services under the Ministry of Social Welfare, with oversight running through a five-tier committee structure beneath a Cabinet Committee on Family Card Distribution chaired by the Finance and Planning Minister. The World Bank's SSPIRIT project provides the principal external financing for the underlying systems, through a USD 200 million IDA credit approved in March 2025 whose first component is the design and roll out of a national Dynamic Social Registry.[5] Rather than establishing a standalone scheme, the Government folded Family Card implementation into a revised SSPIRIT project, whose revised plan runs to June 2030 and provides for recruiting 60,000 surveyors.[6]

A gap identified in the current arrangement

Published material sets out clearly who is financing the Dynamic Social Registry. It is markedly less clear who owns the design of the scoring model that will run on it. That distinction matters, because targeting instruments are not neutral technology. A registry architecture and a poverty scorecard carry embedded assumptions about how households hold assets, how income is earned and pooled, and what a shock looks like, and those assumptions are drawn from wherever the template originated.

Bangladesh's experience with externally specified labour market and social security frameworks suggests that templates transferred without adaptation fit the local shock landscape poorly, and that

[5] World Bank, Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT) project documentation. USD 200 million IDA credit approved 26 March 2025 and signed 23 April 2025.

[6] TIMES of Bangladesh, 2026, on the revised SSPIRIT project cost, the Project Evaluation Committee cap on the Family Card component, and the recruitment of 60,000 surveyors.

the resulting mismatch surfaces years later as exclusion rather than at the point of adoption. The risk is not the financing. The risk is that a scoring logic calibrated elsewhere becomes the operative definition of who is poor in Bangladesh. No published document identified for this note sets out a domestic sign off process over the scoring model's design choices, as distinct from its funding.

2.3 Targeting method and eligibility bands

Beneficiaries are identified by a software-based Proxy Means Test. Door to door enumeration records indicators including household size, education, housing and floor type, ownership of livestock, television, refrigerator or laptop, and remittance inflows. A scoring engine on the central server converts these into a poverty score from 0 to 1,000. The draft Family Card Implementation Policy 2026, approved in principle on 15 June 2026, sets the following bands.[7]

PMT score	Classification and treatment
0 to 777	Extremely poor. Automatic qualification
778 to 796	Poor. Priority during the pilot and initial rollout
797 to 814	Vulnerable lower income. Limited inclusion
Above 814	Not eligible. Lower middle- and middle-income households not initially included; affluent households excluded altogether

Table 1. *PMT score bands under the draft Family Card Implementation Policy 2026.*

The draft policy also proposes adjusted scoring for ethnic minority communities in the Chittagong Hill Tracts and the plains, reflecting differences in family structure, inheritance practice and asset ownership, with additional priority for households in haor areas, coastal regions, islands, chars, densely populated slums and floating settlements. Exclusions cover households containing a government employee or pensioner, teachers and staff of MPO listed institutions, owners of cars or air conditioners, holders of savings certificates above Tk 500,000, existing TCB cardholders and owners of registered vehicles. Family Card holders are barred from concurrently drawing other social safety net benefits, although benefits held by other household members, for example a spouse's Farmer Card, remain active.

[7] The Business Standard, 'Income, assets, living standards to determine who will get Family Card', 20 June 2026, reporting the draft Family Card Implementation Policy 2026 approved in principle on 15 June 2026.

2.4 Implementation to date

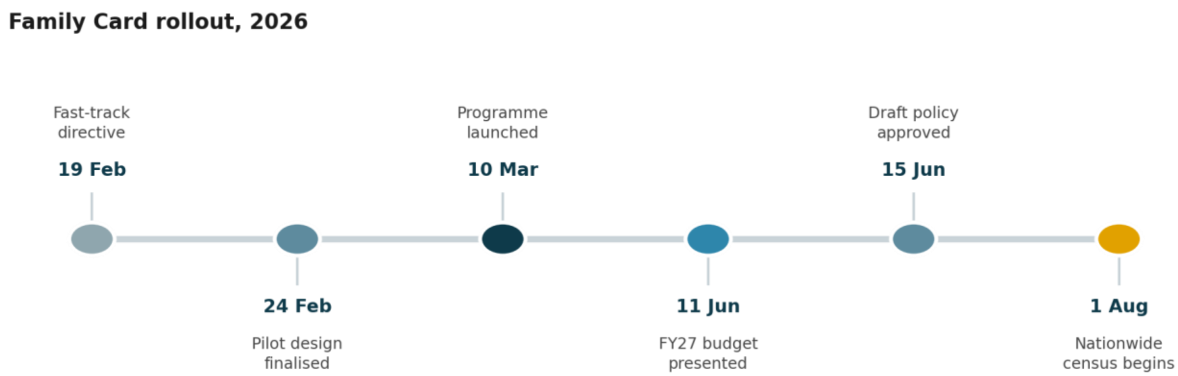

Figure 4. *Key milestones in the 2026 rollout.*

At the 10 March inauguration, data had been collected on 67,854 women headed households. Of these, 51,805 were classified as extremely poor, poor or lower middle income, 47,777 had valid data, and 37,567 were finally selected after removing multiple benefit, government employment and pension cases. Transfers to all 37,567 accounts were released on the day. Official pilot allocation was Tk 38.07 crore, of which Tk 25.15 crore, or 66.1 per cent, went to cash transfers and Tk 12.92 crore to data collection, system development and card production.[8]

2.5 Coverage targets: a divergent public record

The programme's ultimate scale has been stated in materially different terms across official and semi-official sources within a six-month period. The figures are not obviously reconcilable, and no single publicly costed number has been anchored across all documents. The pattern, however, is legible. Read in date order, the target falls by an order of magnitude as the commitment travels from press speculation, through political statement, into a planning document, and finally into an appropriation with money attached to it.

The 5-crore figure belongs to pre design reporting and was never repeated in official material. The 4-crore figure is the political commitment, tied to the election manifesto, stated at the launch and reaffirmed in Parliament, and framed as phased over five years. The 2-crore figure is the operative planning number in the pilot implementation guideline, and is the level at which the running cost reaches roughly Tk 60,000 crore a year. The 1.61 crore figure, from a Finance Ministry review carried into budget documentation, is the most recent to carry an explicit five-year cost estimate. The 0.41 crore figure in the FY2026 to 27 budget speech is the only one against which money has actually been appropriated.

[8] Bangladesh Sangbad Sangstha, 'PM launches Family Card tomorrow', 9 March 2026; and '4 crore families to get family cards in 5 years: PM', 10 March 2026.

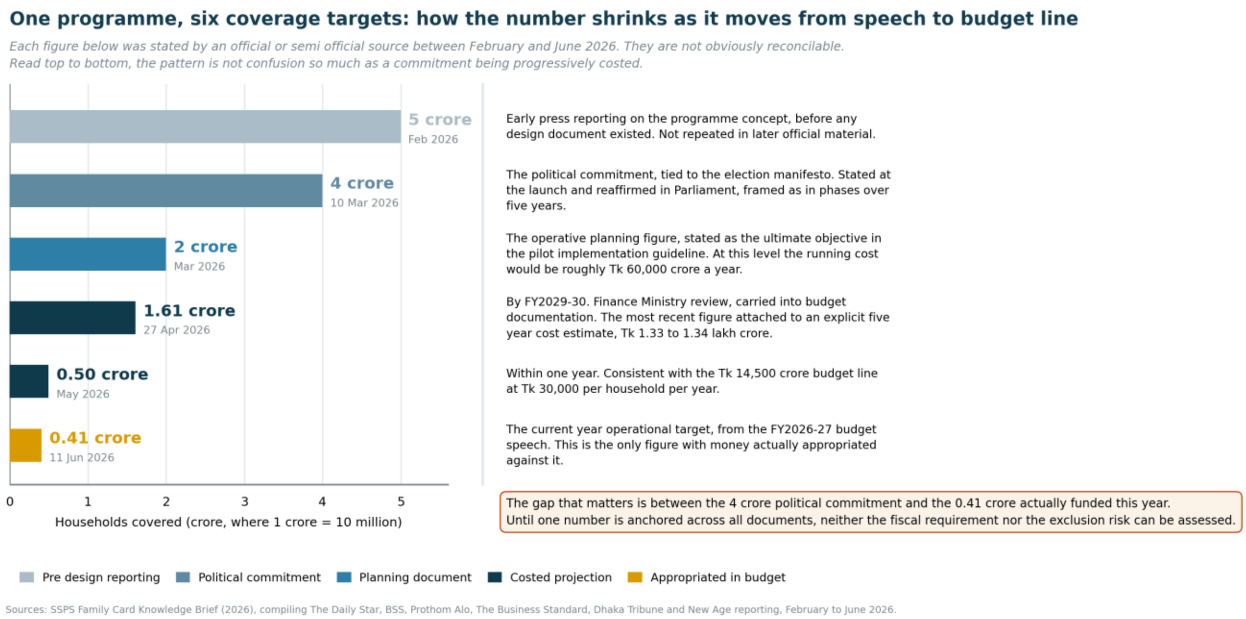

Figure 5. *Six coverage targets stated for one programme between February and June 2026, with the provenance of each.*

> **Divergence in the public record**
>
> The distance between the four-crore political commitment and the 0.41 crore funded this year is not a rounding difference. It is the difference between what has been promised and what has been budgeted, and it matters for two separate reasons. Fiscally, the requirement cannot be assessed until one number is anchored. Operationally, a household that heard the four-crore figure and finds itself outside the 0.41 crore experiences that gap as exclusion, whatever the technical explanation.

2.6 The fiscal frame

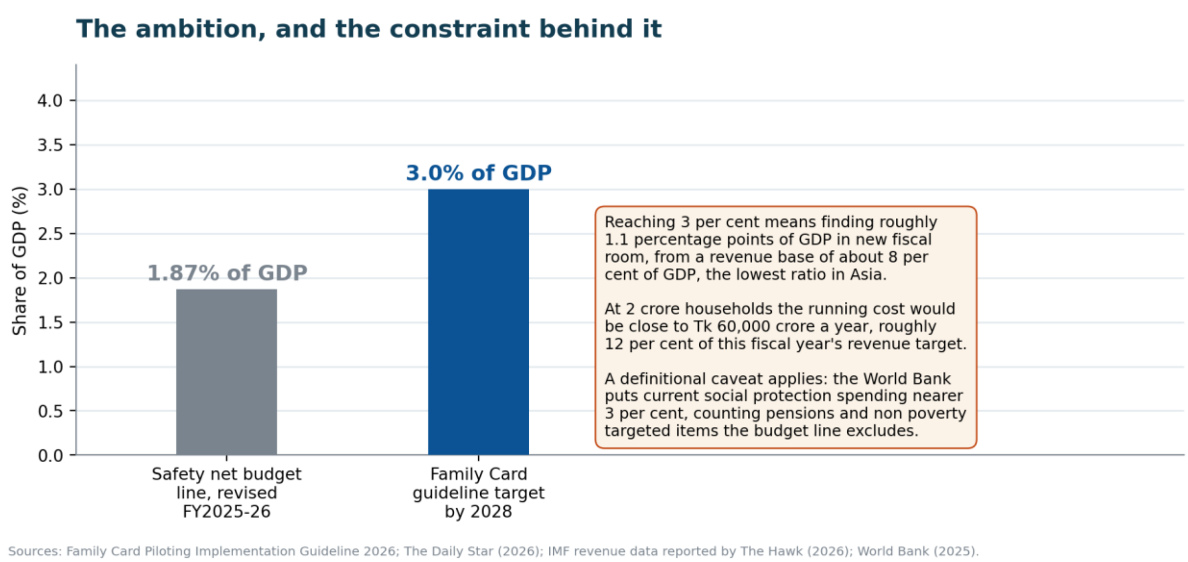

Figure 6. *The fiscal ambition set against the revenue base that must finance it.*

For FY2026 to 27 the finance minister proposed Tk 1,44,338 crore for the social safety net sector, a 13.9 per cent increase on the revised FY2025 to 26 allocation, spread across 90 programmes and described as the largest in the country's history.[9] Modelling by RAPID puts the cost of extending the transfer to 2 crore households at about 0.96 per cent of GDP, which would raise total social protection spending to roughly 2.16 per cent, still below the 3 per cent target. Restricting coverage to poor and vulnerable households only would cost about 0.57 per cent of GDP.[10] Analysis presented in May 2026 noted that meeting the FY27 revenue target would require around 42 per cent revenue growth on likely outturn, a rate achieved only once between 2001 and 2025.[11]

2.7 What the targeting evidence shows

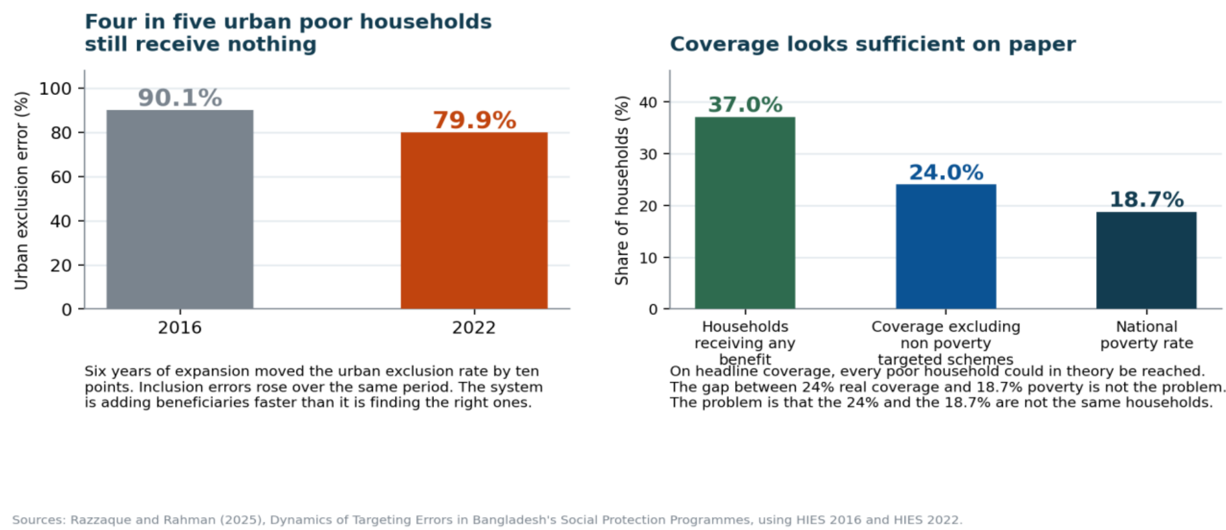

Figure 7. *Coverage and exclusion under the existing architecture, from HIES 2016 and HIES 2022.*

Urban exclusion error stood at 90.1 per cent in 2016 and remains at **79.9 per cent in 2022**, while inclusion errors have risen steadily over the same period.[12] The World Bank estimated in 2025 that nearly half of poor households in Bangladesh receive no social protection benefit at all, and the Family Card guideline itself cites 22 to 25 per cent of the actual poor as excluded from current programmes. Income inequality has widened alongside, with the Gini coefficient rising from 0.448 in 2010 to 0.499 in 2022.[13] Set against this, a RAPID simulation using HIES 2022 data found

---

[9] New Age, 'New budget to see expanded safety net', 2 June 2026; Bangladesh Sangbad Sangstha, budget reporting, 11 June 2026; FY2026-27 Social Security Budget Report as reported in The Daily Star, 26 June 2026.

[10] The Daily Star, 'Family cards could reduce poverty to 11.3%', reporting simulation work by Mohammad Abdur Razzaque of RAPID using HIES 2022 data. The authors note the result is conditional on accurate targeting and transparent beneficiary selection.

[11] The Business Standard, 'Citizen's Platform finds flaws in Family Card, Farmer's Card beneficiary selection', 19 May 2026, reporting CPD analysis on FY27 revenue growth requirements.

[12] Razzaque, M.A. and Rahman, J. (2025) Dynamics of Targeting Errors in Bangladesh's Social Protection Programmes. Dhaka: Research and Policy Integration for Development, using HIES 2016 and HIES 2022.

[13] Razzaque, M.A., Islam, D., Rahman, J. and Ali, S.R. (2024) Assessing the Impact of Indirect Taxation on Poverty and Inequality in Bangladesh. London: International Growth Centre; and World Bank (2025).

that extending the Tk 2,500 monthly allowance to all poor and vulnerable households would reduce the national poverty rate from 18.7 per cent to 11.3 per cent, moving roughly 1.23 crore people out of poverty. The authors stress that the result is conditional on accurate targeting.[14]

2.8 Early implementation findings

The most systematic independent assessment to date drew on 33 focus group discussions and 21 key informant interviews across 18 districts between 2 and 11 May 2026. Its Family Card findings were that programme design was assessed positively, with errors attributed principally to time constraints; that there was widespread confusion among households about eligibility, particularly the PMT threshold, which was not clearly communicated; that recipients were excluded from payment because of incorrect mobile financial service numbers; and that fraudulent phone calls to beneficiaries followed disbursement, raising data privacy and security concerns. The assessment recommended an integrated beneficiary database linked to the National ID system enabling real time verification.

Three structural risks recurring in commentary

Urban targeting. Asset based PMT scoring is hard to apply to urban working poor households with irregular, informally pooled incomes, which is exactly where measured exclusion errors are already highest.

Layering rather than consolidating. If consolidation of the TCB card, the Vulnerable Women Benefit and the Food Friendly Programme is not completed, the Family Card adds a layer rather than replacing one.

Data protection. No dedicated data protection framework for the Dynamic Social Registry has been identified in published documentation, notwithstanding the registry's intended linkage of NID, birth registration, land, tax, utility and financial data.

Section III. Evidence from the Field

The arguments in Section I were made in a conference room and the figures in Section II were compiled from the public record. What follows was gathered in Korail and Khalishpur, in single room households, from women who hold the cards. These findings are what the policy debate must survive contact with.

3.1 Context and why these sites

The Social Security Policy Support Programme is a joint initiative of the Cabinet Division and the General Economics Division of the Planning Commission, with UNDP support, providing technical assistance on the National Social Security Strategy and drafting the successor framework. Its field research on the Family Card is intended to test how the programme is operating at household level during the pilot window, before national scale up fixes the design.

Site selection was purposive rather than representative. Korail was chosen because it is the densest urban pilot settlement in the country and the site of the national inauguration, which makes it the single most visible test of whether the programme reaches the urban poor. Khalishpur was chosen as a divisional urban pilot ward outside Dhaka, so that findings could be compared across two urban settings with materially different costs of living. Enumeration and early registration lessons were additionally drawn from the pilot experience in Norail. Bagerhat was included separately as a comparator, not as Family Card evidence, because UNDP Bangladesh's SWAPNO Project operating there is a mature conditional cash transfer with a savings and training component, and therefore shows what a Cash Plus design produces once it has had time to work.

Fieldwork on the Family Card was conducted after three months of disbursement, following the March 2026 launch. Twenty-six Family Card beneficiaries participated in the two focus group discussions, fourteen in Korail and twelve in Khalishpur, alongside individual narrative interviews. A further twelve women beneficiaries participated in the Bagerhat discussion.

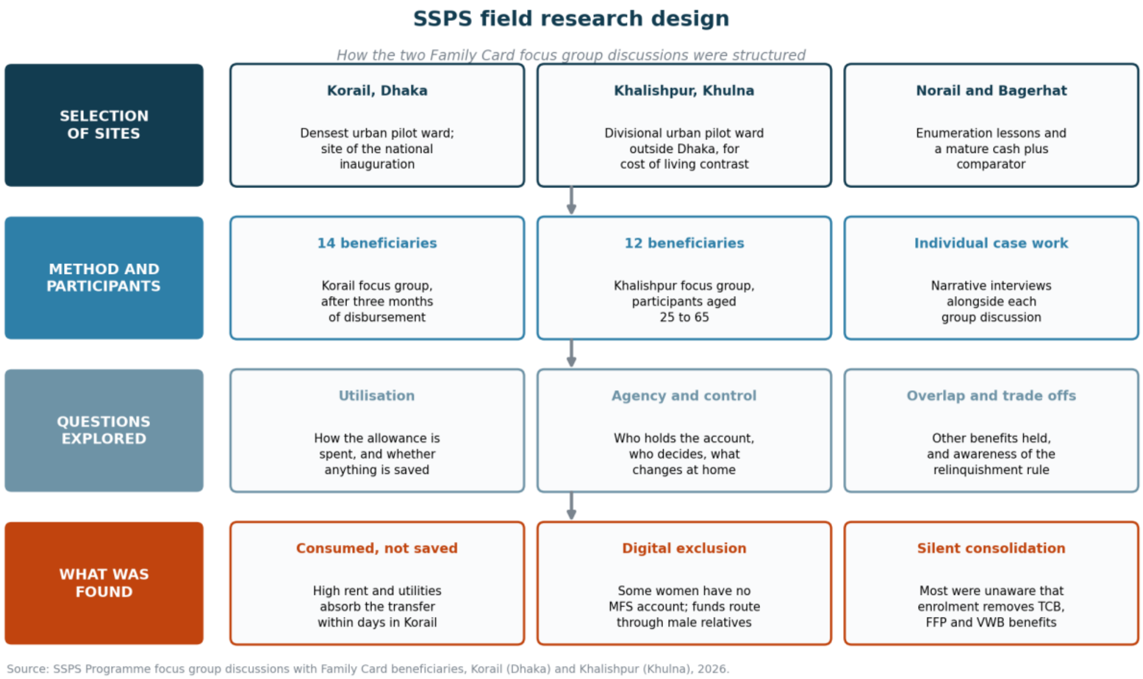

Figure 8. *SSPS field research design, from site selection through method and questions to findings.*

3.2 Who the participants are

	Korail, Dhaka	Khalishpur, Khulna
Participants	14 Family Card beneficiaries	12 Family Card beneficiaries, aged 25 to 65
Housing	All in single room houses. Some own their structures; many pay rent above Tk 4,000 per month	Only two own their homes. Ten rent, spending roughly Tk 2,000 to 3,000 per month on rent and utilities
Household size	Mostly four to five members	Not systematically recorded
Income	Only 5 of 14 have a steady income source, mainly domestic work, small informal business or daily labour	Two engaged in income generating activity including tailoring; the remainder dependent on family members
Household stress	6 report husbands providing no financial support; 4 are separated from their husbands	No allowance related household conflict reported

Table 2. *Participant profile across the two-Family Card focus group discussions.*

3.3 The same transfer, two outcomes

The most policy relevant finding is not that the transfer helps, which it plainly does, but that identical transfers produced structurally different outcomes in the two urban sites. In Korail the allowance is consumed within days by rent, gas, electricity, food and medicine. Participants described it as short-term emergency support, and almost none were able to set any portion aside. In Khalishpur, where rental and utility costs run roughly half those in Korail, several participants expressed an intention to save toward income generating activity, and at least one had already done so.

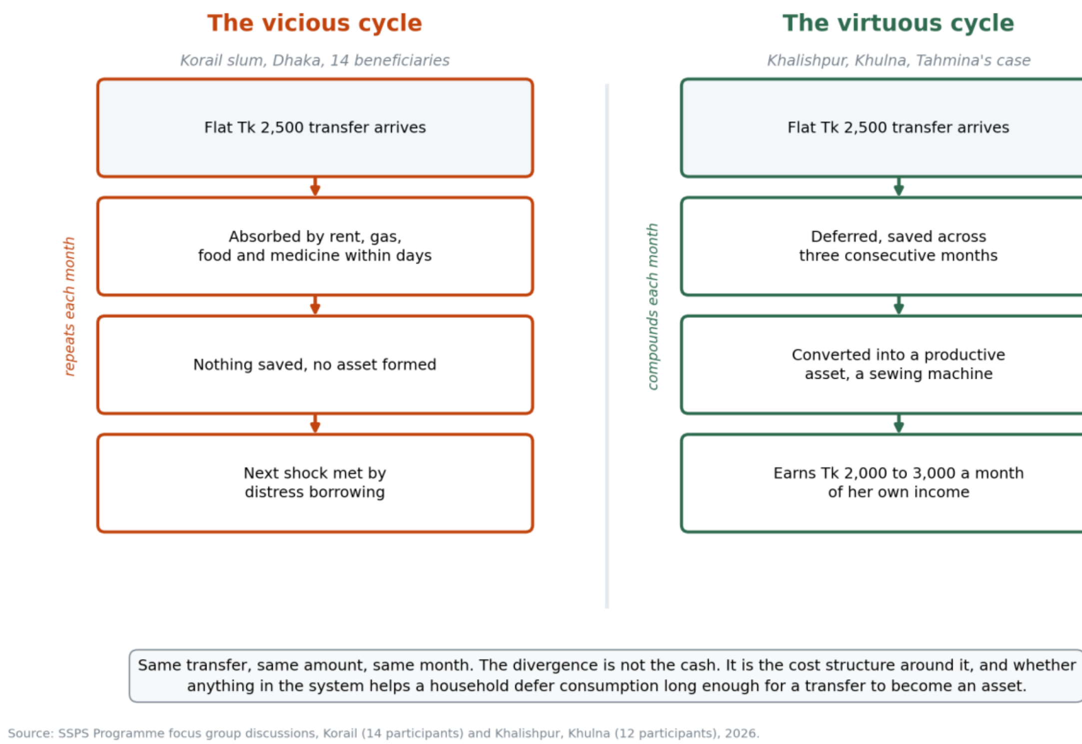

Figure 9. *The vicious and virtuous cycles, drawn from the two focus group discussions.*

Tahmina, 27, enrolled in March 2026 and living with her husband and young son in rented accommodation in Khalishpur, saved the allowance across three consecutive months rather than spending it. She used the accumulated amount to buy a second-hand sewing machine and, building on tailoring skills she already had, now takes orders from her community and earns approximately Tk 2,000 to 3,000 per month of her own. She intends to keep saving toward a tailoring business, and hopes to resume the bachelor's degree she abandoned after marriage.

Why this matters for design

Tahmina converted a consumption transfer into a productive asset using nothing but her own deferral discipline and a skill she already possessed. The system contributed no savings mechanism, no asset linkage, no training and no market access. The Bagerhat evidence shows what happens when those components are present: under a programme with a mandatory savings component and business development training, beneficiaries reported systematically shifting from immediate spending to investment planning, several diversified into livestock, vegetable cultivation and small enterprise, and one participant now distributes paid production work to more than ten other women.

The policy implication is that graduation outcomes in the Family Card are currently accidental. They depend on which household happens to hold a marketable skill and a low enough rent. Making them systematic is the entire content of the Cash Plus argument.

3.4 Four failures the field evidence exposes

Digital delivery can invert its own purpose

The card is issued to the female head of household precisely because transfers routed through women are more reliably spent on food, healthcare and children's education. In Korail that design intent is being defeated at the last mile. Moni, 28, was correctly selected but owns no mobile phone and holds no registered wallet in her name, so her allowance is disbursed straight into her husband's bKash account, leaving her without control over how it is budgeted, spent or saved. Popy, also 28, refused to hand over control of her transfer and her husband left the household; she and her three children moved into her mother's single room home, where three separate social protection streams, two Family Cards and one Old Age Allowance, now support three generations. Digital delivery without digital inclusion transfers money to a household while transferring agency away from the intended recipient.

Consolidation is happening to beneficiaries, not with them

Households enrolling in the Family Card are required to relinquish the TCB Smart Family Card, the Food Friendly Programme and the Vulnerable Women Benefit. In Khalishpur most participants did not know this. They learned of it during the discussion, and asked for clarity about what losing those entitlements would mean. This is the consolidation agenda, the central design argument of the roundtable, arriving at household level as an unexplained withdrawal of benefits. The policy is defensible. The communication is not.

Overlap is real, and visible from the field

Two households in the Khalishpur discussion, headed by women aged 65 and 64, were receiving the Family Card while their husbands received the Old Age Allowance. This is precisely the double dipping the roundtable warned of, identified not through registry analysis but through a two-hour conversation with twelve people. It is a useful indication of how much a functioning verification and grievance interface would surface at scale.

The transfer can build human capital where it is protected

Not every Korail finding is negative. One participant, a mother of two aged 35, adopted a deliberate deferred spending strategy and saved her transfers specifically to pay the formal examination registration fees for her eldest daughter, who is pursuing a bachelor's degree, keeping her from dropping out. Another, newly married and aged 26, budgeted carefully over several months and converted her savings into a goat. Both cases share a feature with Tahmina's: the woman retained control of the money. Where control is retained, the transfer builds something. Where it is not, it disappears.

Section IV. The Strategy for the Next NSSS

4.1 The historical argument: protection has worked here before, when it was tied to work

The case for treating social protection as productive investment rather than charitable relief is not theoretical in Bangladesh. It is historical.

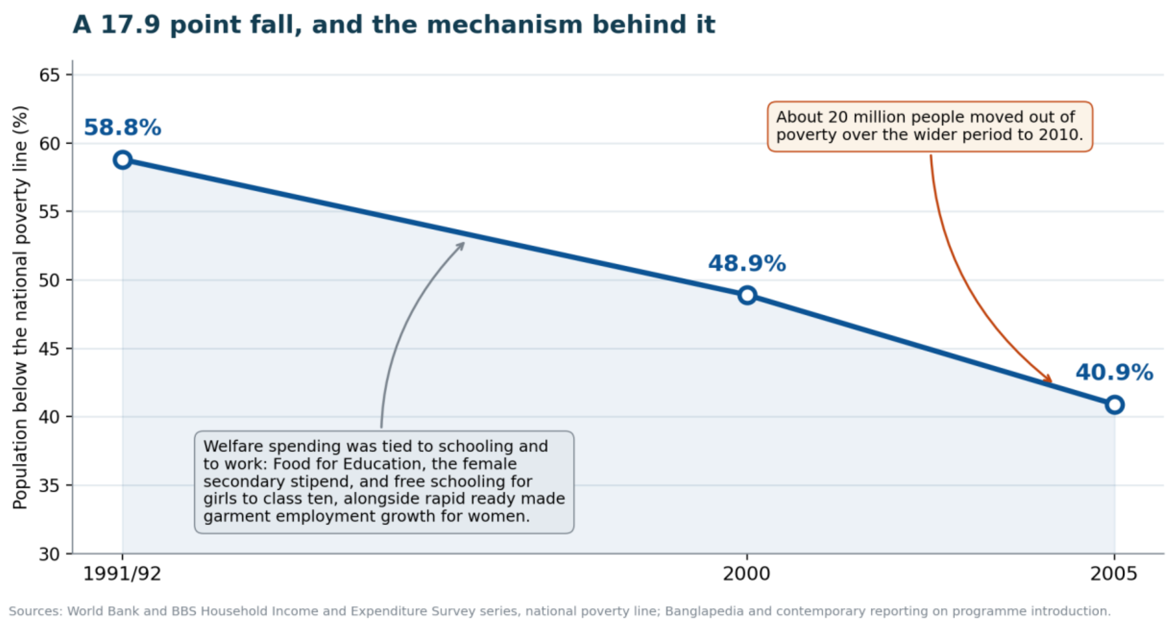

Figure 10. *The poverty trajectory from the early 1990s to 2005, and the mechanism behind it.*

Between 1991 and 1992 and the year 2005, the share of the population below the national poverty line fell from approximately 58.8 per cent to 40.9 per cent, passing through 48.9 per cent in 2000.[15] Across the wider window to 2010, roughly 20 million people, two crore, moved out of poverty, and the poverty rate measured against the international line fell from 44.2 per cent in 1991 to 18.5 per cent in 2010.[16] That is the largest sustained reduction in poverty in the country's history, and the policy model that opened it is documented.

The economics of that period is directly instructive for the Family Card, because it was welfare oriented and employment focused at the same time. The blueprint was set under the administration of **Begum Khaleda Zia**, Prime Minister from 1991 to 1996 and again from 2001 to 2006, whose government built its social policy on the premise that welfare spending should buy human capital and labour market entry rather than temporary relief.[17]

[15] Bangladesh Bureau of Statistics, Household Income and Expenditure Survey series, 1991/92, 2000 and 2005, national poverty line estimates.

[16] World Bank, Rising Bangladesh brings hope, ambition, and innovation to end poverty, 2016; and World Bank poverty headcount series against the international poverty line.

[17] Banglapedia, 'Zia, Begum Khaleda', Asiatic Society of Bangladesh, recording the introduction of free and compulsory primary education, tuition free education for girls up to class ten, the stipend for female students and the Food for Education programme.

Four instruments carried that model, and each of them tied a transfer to a behaviour rather than to a category of need:

- **Free and compulsory primary education**, which removed cost as a barrier to entry at the point where exclusion begins.
- **Tuition free education for girls up to class ten**, extending that removal through the years at which girls had historically been withdrawn from school.
- **The female secondary student stipend**, funded from domestic resources rather than donor finance, which raised girls' secondary enrolment sharply, reduced dropout, and was subsequently treated internationally as a reference model for low income countries.
- **The Food for Education programme**, later extended through the Primary Education Stipend Programme, which converted household food support into an attendance conditional transfer.

These were not relief payments. They were conditional transfers that tied household welfare directly to school attendance, treating poverty rather than apathy as the barrier keeping children, and girls in particular, out of classrooms. The institutional architecture matched the ambition: a Ministry of Primary and Mass Education was created so that basic education would not be administered as an afterthought, and quotas for female primary teachers addressed enrolment and employment through a single instrument, since women in classrooms drew more daughters into them.[18] The durability of the design is itself the strongest evidence for it. Successive governments retained these instruments rather than replacing them, and the female stipend in particular survived administrations that discarded a great deal else.

Alongside this, employment expanded rapidly for exactly the population the transfers were reaching. Ready-made garment sector employment grew sharply over the period, with women entering the industrial workforce in very large numbers.[19] World Bank assessments of the period attribute the poverty decline principally to growth in labour income, both formal and informal, alongside rising female workforce participation and falling dependency ratios.[20] The two halves of the model worked on each other. Transfers kept girls in school; the garment sector then offered those same households paid work at scale. The pattern is unambiguous, and it is the central historical lesson available to the Family Card: Bangladesh's most durable poverty reduction came from a welfare model integrated with employment. Transfers supported households. Work moved them.

[18] The Business Standard, 'Khaleda Zia's far-reaching contributions to Bangladesh's education sector', December 2025; and 'Khaleda's female education stipend became a global model', January 2026, on domestic financing of the stipend, the creation of the Ministry of Primary and Mass Education, quotas for female primary teachers, and the retention of the stipend by later administrations.

[19] Bangladesh Nationalist Party, Chairperson profile, recording ready-made garment sector employment growth over the period and the entry of large numbers of women into the industrial workforce.

[20] World Bank, Bangladesh Poverty Assessment: Assessing a Decade of Progress in Reducing Poverty, 2000 to 2010, attributing the decline principally to growth in labour income alongside demographic change.

The implication for the next NSSS

A Family Card designed purely as a transfer instrument works against the grain of the country's own record. The historical evidence argues for social protection integrated with employment: the platform should carry livelihood linkage, skills pathways and market access alongside cash. Two institutional gaps must close for that to be possible. A dedicated wing is needed within the social security architecture to connect safety nets to employment creation, working with the Ministry of Labour and Employment. And the capacity building mandate of the Ministry of Youth must be brought inside the same framework, so that a household reached by the Family Card is also reachable by skills training, rather than the two systems running past each other.

4.2 Political origin and continuity

The Family Card concept has a specific point of origin. It traces to the Bangladesh Nationalist Party's 1996 election manifesto, tabled under Begum Khaleda Zia, and remained a manifesto proposition for three decades. It is now being operationalized. Following the party's victory in the 2026 general election, Tarique Rahman, its chairman and Begum Khaleda Zia's son, was sworn in as Prime Minister on 17 February 2026,[21] directed a fast-tracked pilot within two days of taking office, and inaugurated the programme on 10 March 2026 at a ceremony adjacent to Korail slum. The programme carries the political weight of a long-standing electoral commitment now being redeemed, which is both its principal asset and its principal risk. A commitment of this visibility is difficult to slow down for technical reasons, however sound those reasons are.

4.3 The strategic shift the next NSSS must encode

Domain	Legacy safety net system	Next phase strategy for the NSSS
Delivery architecture	90 to 99 fragmented schemes across 23 to 25 ministries	One Card, One Citizen, One Household. A single unified platform
Targeting method	Static PMT scoring, which decays between shocks	Dynamic, event driven registry with an Urban Vulnerability Index and hybrid community verification
Governance paradigm	Need based, discretionary relief	Rights based social contract, rooted in the constitutional promise of the Liberation War
Operational scope	Card issuance and disbursement	End to end after sales: verification, grievance redress, recertification and exit
Economic mechanism	Vicious cycle of consumption and distress borrowing	Virtuous cycle of Cash Plus, asset accumulation and graduation

[21] Al Jazeera, 'Tarique Rahman sworn in as new Bangladesh prime minister', 17 February 2026.

Domain	Legacy safety net system	Next phase strategy for the NSSS
Coverage logic	The poorest only, assessed on assets	Lifecycle coverage plus the missing middle, assessed on vulnerability
Relationship to work	No operational link to employment creation	Social protection integrated with employment, skills and livelihood pathways
Duration	Open ended entitlement with no exit design	Time bound support with a defined graduation window

Table 3. *The strategic shift, summarised.*

Section V. The Four Core Questions, Answered

Question 1. The single most important design choice

What is the single most important design choice the Government must resolve now, before anything else?

Whether the Family Card replaces the major commodity and cash programmes, or is layered on top of them. Everything else, targeting method, registry design, fiscal envelope and grievance architecture, follows from this single decision, and it cannot be deferred past national launch.

The formal position is already consolidationist. Enrolment requires households to relinquish the TCB Smart Family Card, the Food Friendly Programme and the Vulnerable Women Benefit, and the guideline envisages integrating existing TCB cards into the Dynamic Social Registry. The roundtable's consolidation argument goes considerably further, proposing that the major overlapping food and commodity programmes be absorbed wholesale rather than merely made mutually exclusive at the household level.

The risk of the layered path was stated directly in the discussion: the Family Card becomes an additional programme within an already fragmented system, inheriting its targeting errors and adding a further claim on a revenue base of roughly 8 per cent of GDP. The risk of the consolidation path is different, and is visible in the Khalishpur findings, where households face net loss, or fear it, without adequate explanation. Consolidation is the correct choice, but it is only defensible if the Government can demonstrate that the household receiving Tk 2,500 is not worse off than the household that previously held a TCB card, a Food Friendly entitlement and a Vulnerable Women Benefit simultaneously.

- **Recommended.** Commit publicly to full consolidation of the identified commodity programmes into the Family Card platform, with a published transition schedule, a benefit equivalence assessment for affected household types, and a communication protocol delivered at enrolment rather than discovered afterwards.

Question 2. The greatest implementation and political economy risk

What is the greatest risk to the Family Card, and how would we know it is materializing?

Scaling a static targeting method faster than the institutional capacity to correct it. The risk is not that the Family Card fails to disburse. It will disburse. The risk is that it disburses accurate looking money to a systematically wrong list, and that no functioning mechanism exists for an excluded household to do anything about it.

This risk has three interacting components. **The first is technical:** a PMT derived list generated from a single round of door-to-door enumeration begins decaying from the moment it is fixed, and urban exclusion error was still 79.9 per cent in 2022. **The second is political and economic:** local elite capture and discretion in beneficiary identification, inter ministerial resistance to ceding programme control, and the difficulty of pausing a flagship electoral commitment for technical remediation. **The third is operational and already observable in the pilot**, in the form of incorrect mobile financial service numbers, fraudulent calls to beneficiaries, and beneficiaries without accounts in their own names. Field reporting from Korail has also described genuinely low-income households excluded while relatively better off residents obtained cards.

Early warning indicators

- Grievance volume implausibly low relative to enrolment. An absence of complaints in a system of this scale indicates an inaccessible complaint channel, not an accurate list.
- Rising rates of transfers routed to accounts not held by the registered female head of household.
- Persistent divergence between PMT derived eligibility and community level assessment within the same ward.
- Continued receipt of Old Age Allowance, Vulnerable Women Benefit or TCB benefits within enrolled households after the consolidation rule takes effect.
- Reported fraud and impersonation incidents rising faster than enrolment.
- Urban enrolment growing more slowly than urban vulnerability estimates would predict.

Question 3. Minimum conditions before further scale up

What minimum conditions should be in place before any further scale up beyond the pilot?

National launch on 16 August 2026 will proceed. The conditions below should therefore be read as gating the expansion from the first phase toward the multi crore targets, rather than as preconditions for launch itself.

Condition	What it requires in practice
Interoperability infrastructure	Operational data exchange between the Dynamic Social Registry, NID, BBS survey infrastructure, the COVID-19 vaccination database and the Universal Pension database, built on a decentralized exchange layer rather than a single pooled database
Data protection framework	A dedicated legal and technical framework covering encryption, access logging, purpose limitation and citizen visibility of who has accessed their record, established before further linkage of NID with utility, tax, land and bank data
Functioning after sales operations	Local registration desks accepting on demand applications, a grievance and appeals mechanism with published turnaround times, scheduled recertification, and a defined exit and graduation process
Front desk write access	Service points able to log corrections directly into the registry, so that field level errors are fixed rather than merely recorded
Digital inclusion floor	Verification that the registered female head of household holds a mobile financial service account in her own name, with an assisted onboarding pathway where she does not
Institutional mandate	Clear allocation of delivery accountability. The question of which authority answers for outcomes resolved before, not during, expansion
Urban targeting instrument	An Urban Vulnerability Index or equivalent, tested against pilot data, capable of capturing volatile informal incomes that asset based PMT does not see
Domestic ownership of the targeting model	A published domestic sign off process over the design of the scoring model and registry logic, distinct from their financing, so that externally supported systems are calibrated to Bangladesh's own shock landscape rather than to a transferred template
Public consultation	The draft Implementation Policy 2026, which the Ministry undertook to publish for stakeholder feedback, opened to consultation before national rollout

Table 4. *Minimum conditions for scale up beyond the first national phase.*

Question 4. Evidence required over the next 12 to 24 months

What evidence must be generated, and who should generate it?

Core strategic hypotheses for the evidence agenda

The evidence agenda should be structured around two hypotheses, so that studies are designed to test propositions rather than to accumulate description. Both are falsifiable, and both matter for whether the platform justifies its fiscal claim.

Hypothesis 1. Government spending through the Family Card can address household social protection and poverty reduction simultaneously, rather than trading one against the other.

Hypothesis 2. Households receiving the transfer are equipped to address seasonal and idiosyncratic shocks dynamically across the year, rather than only at the point of disbursement.

Testing the first requires distinguishing consumption smoothing from poverty exit, which a single cross section cannot do. Testing the second requires observation across a full seasonal cycle, including the lean period, and therefore a longitudinal panel rather than repeated one off surveys. Study designs commissioned over the next 12 to 24 months should be assessed against whether they can actually settle these two questions.

Evidence required	Why it is decision relevant	Suggested ownership
Household level utilization tracking: consumption against asset formation, disaggregated by rental burden and location	Determines whether Cash Plus components are necessary or whether cash alone graduates households. The Korail and Khalishpur divergence currently rests on small qualitative samples	SSPS Programme with BIGD, longitudinal panel design
Cash against Cash Plus comparative evaluation	Tests whether adding savings mechanisms, training and market linkage changes graduation rates enough to justify the delivery cost	BRAC Research, drawing on the graduation framework, with IGC
Urban Vulnerability Index construction and validation	Asset based PMT demonstrably fails in volatile urban settings. A replacement instrument must be built and tested before urban scale up	BBS with IGC and BIDS
Inflation erosion analysis of the Tk 2,500 transfer	Establishes whether and how the benefit should be indexed over a five-to-ten-year horizon	CPD and RAPID
Exclusion and inclusion error audit of the first national phase	Provides the baseline against which any targeting reform is measured	Independent think tanks jointly, CPD, BIDS and RAPID

SDG investment regression analysis	Bangladesh has invested heavily in safety nets over the past decade. A regression analysis of that investment against SDG outcomes establishes the actual rate of return, and whether the spending has bought what it was meant to buy	Independent think tanks and academic bodies, with BBS data support
Independent audit of tax collection and expenditure	Tests whether the fiscal space for 3 per cent of GDP is achievable, and where it would come from	Independent auditors with UN agency support
Cost efficiency and performance review of technical assistance	A substantial volume of technical assistance has been delivered to the social protection sector over the past decade. What is not established is how much of it converted into permanent state capacity as against administrative overhead. Without that measure, neither government nor partners can tell which modalities are worth repeating	Development partners and UN agencies including UNDP, reviewed independently rather than through self-assessment
PMT model upgrade using dynamic local data	The scoring model is itself the source of much of the error. It requires reconstruction, not adjustment	Bangladesh Bureau of Statistics

Table 5. *The 12-to-24-month evidence agenda.*

Section VI. Policy Directions for the Next NSSS

6.1 Interoperability, and what it actually requires

Estonia is frequently invoked in Bangladeshi policy discussion as a model of digital government, usually as shorthand for centralization. The actual architecture is the opposite, and the distinction matters for the Family Card.

Estonia's X-Road, operating since 2001, is a decentralized data exchange layer rather than a central database. Each agency continues to run and control its own registry, and X-Road allows those independent systems to exchange data securely when needed, which means citizen data is not pooled into a single store that would constitute a single point of failure.[22] Each participating organization operates its own Security Server managing encryption, digital keys and transaction logs, while a Central Server maintains the registry of members and security policies. Every exchange is digitally signed and time stamped, making transactions traceable and tamper evident, and citizens can see who has accessed their records.[23] The operating principle is once only: a citizen provides information to the state once, and systems reuse it.

> **The concrete Bangladeshi use case**
>
> When the Ministry of Social Welfare generates a PMT score for a household, that score should not remain locked inside the Department of Social Services. Other line ministries should be able to query the Dynamic Social Registry, fetch the household's PMT score, run it against their own programme criteria, and determine whether that household qualifies for their scheme. No ministry cedes control of its own database. What is shared is a score and an identity, not a data warehouse.
>
> This does two things at once. It prevents double dipping, because a ministry can see that a household already holds a Family Card before enrolling it. And it enables rapid coordinated response, because in a flood or a price shock the state can identify affected households across programme boundaries without commissioning a fresh survey. This is the operational content of One Card, One Citizen. It is an exchange protocol, not a bigger database.

This framing is also the answer to the privacy risk the pilot has already surfaced in the form of fraudulent calls to beneficiaries. A decentralized, logged architecture limits both the blast radius of a breach and the scope for undetected internal misuse, in a way that a single consolidated citizen database does not.

6.2 After sales operations and the operational data cycle

Social protection policy in Bangladesh has historically ended at distribution. The Family Card requires the opposite orientation: distribution is where the operational obligation begins. An after sales strategy comprises continuous field verification, an accessible grievance and appeals

[22] e-Estonia, X-Road interoperability services, Republic of Estonia Information System Authority.

[23] Future Shift Labs, X-Road technology: A digital backbone of Estonia's cyber security and digital public infrastructure, on Security Server and Central Server architecture, digital signing and time stamping.

channel, scheduled recertification as household circumstances change, digital security and privacy protection, and a defined graduation and exit pathway. None of these are visible to a household as systems. They are visible as whether anyone answers when something goes wrong. The front desk is where this is decided. Backend database sophistication is worthless if the interface a household actually walks into cannot change anything. The failure is not abstract: a beneficiary excluded from payment because her mobile financial service number was recorded incorrectly cannot be helped by a service point that can read the registry but not write to it.

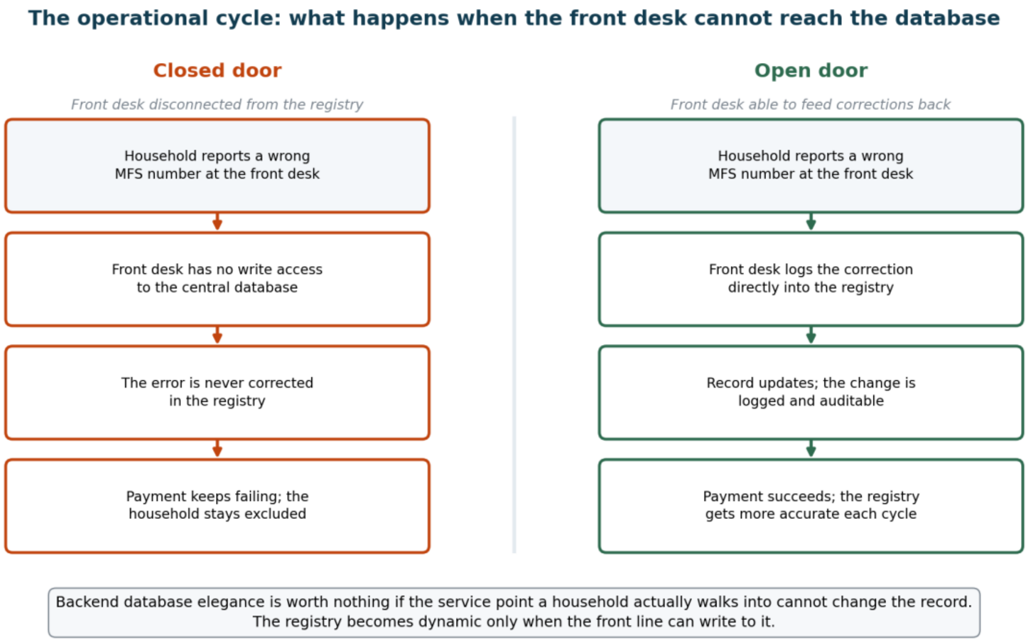

Figure 11. *The operational vicious and virtuous cycle. The registry becomes dynamic only when front line service points can correct it.*

An open-door policy on database connectivity, in which authorized front line service points can log corrections directly and every change is logged and auditable, converts the front desk from a complaints counter into the primary mechanism by which the registry stays accurate. Design adjustments should be driven by front line user problems rather than by backend elegance.

6.3 Time bound support and the graduation window

A transfer with no defined end is not a graduation instrument. It is a permanent entitlement, and it will be budgeted, politically defended and administered as one. The question the programme must answer is not only how support begins but when it finishes.

> **The cash transfer component should operate under a strict time bound cap of a maximum of five years per household, after which the household either graduates or transitions to a different instrument.**

A defined window changes the design of everything around it. It makes Cash Plus components necessary rather than optional, because a household given five years and no skills pathway will simply exit at the end of five years into the same position it started in. It makes recertification meaningful, because there is a decision point attached to it. It gives the fiscal projection a ceiling, since caseload turns over rather than accumulating indefinitely. And it converts graduation from an aspiration in a strategy document into an operational event with a date attached.

6.4 Separating selection from service delivery, and breaking ministerial silos

A recurring structural proposal was to separate the function of determining who is eligible from the function of delivering services. Under this model, selection is standardized through a third party or BBS managed dynamic registry, while line ministries concentrate on delivery. The rationale is twofold. It reduces the scope for discretion and capture at the point of identification, and it removes the incentive for each ministry to maintain its own parallel beneficiary list, which is the mechanism by which ninety or more programmes came to exist in the first place.

The institutional expression of this is a single Social Protection Authority with the mandate to govern non-contributory provision, eliminate inter ministerial cash flow friction, and hold accountability for exclusion outcomes. The accountability question raised in the discussion, namely who answers when a household is wrongly excluded, currently has no institutional address. That is the gap such an authority would fill.

Its second mandate should be to break the silos that currently dilute capacity building. The Ministry of Youth carries a capacity building and skills mandate, but operates without effective coordination with the social welfare ministries, so its training reaches young people who are not identified through the social protection system and misses households that are. A Social Protection Authority able to see both sides of that boundary can route a Family Card household into a Ministry of Youth training pathway as a matter of routine, rather than as a coincidence. The same logic applies to the Ministry of Labour and Employment, to the Ministry of Women and Children Affairs, and to the agricultural extension services. The graduation pathway is built from services that already exist in the state. What is missing is the connective tissue.

6.5 Reaching the missing middle

The existing architecture is calibrated to identify the poor. It has no instrument for the household that is not poor by asset measures but is one price rise away from destitution. This is the missing middle: informal and low-income workers whose incomes are volatile, cash based, and invisible to asset-based Proxy Means Testing.

The category is easier to recognize in concrete terms. It is the household that can meet its food costs but cannot absorb an electricity bill that has risen by a third, and begins rationing power or falling into arrears. It is the household servicing a microfinance loan instalment, where a single missed week of work turns a manageable repayment into a spiral of further borrowing. Neither household appears poor on an asset checklist. Both are one shock from the poverty they are assumed to have escaped.

Three design responses follow. First, a vulnerability based rather than purely poverty-based entry criterion, operationalized through an Urban Vulnerability Index. Second, shock responsive buffers, meaning pre-arranged and rapidly triggered cash advances activated by defined climate or inflation events, rather than a fresh eligibility determination during a crisis. Third, a demand driven entry route, with on demand local registration desks allowing a household whose circumstances have deteriorated to apply rather than wait for the next enumeration round. Each of these also serves the exclusion problem, because a household wrongly excluded by PMT and a household newly made vulnerable by a shock need the same thing: a door they can knock on between survey cycles.

6.6 Lifecycle coverage and disability inclusion

A lifecycle framework aligns entitlement with the points at which vulnerability actually occurs: maternal and early childhood, schooling, working age shocks including disability and unemployment, and old age. This is the structural alternative to programme proliferation, in which each newly recognized vulnerability generates a new scheme with its own list, its own ministry and its own targeting error.

Disability inclusion requires specific treatment rather than absorption into a general principle. Approximately 3.9 million persons are registered under disability allowances, with low benefit levels and high targeting error, and HIES 2022 records exclusion error on the disability allowance at over 75 per cent. Hybrid community-based intensity targeting, combined with binding legal commitments on digital accessibility, recognizes that algorithmic scoring performs particularly poorly where the relevant variable is severity of impairment and cost of accommodation rather than asset ownership.

6.7 South-South cooperation as a strategic frame

Bangladesh is not the first country to attempt this transition, and the countries whose experience is most transferable are not high-income digital states but structural peers: large populations, fragmented legacy safety nets, narrow tax bases and substantial informal economies. Framing that learning explicitly as South-South cooperation matters for two reasons. It sets realistic expectations about implementation difficulty, and it positions Bangladesh as a contributor to that exchange rather than only a recipient of it.

Country	System	Documented experience
Pakistan	National Socio-Economic Registry behind BISP and Ehsaas, PMT scored	The 2010 to 11 door to door survey covered around 27 million households; a CAPI based update in 2019 to 21 covered approximately 35 million. NSER is being converted from a static registry into a dynamic one allowing on demand registration and update, with recertification cycles of three to four years and biometric verification linked to the national identity authority. The transition has required sustained investment in recertification and appeals capacity

Country	System	Documented experience
Indonesia	DTSEN, which replaced DTKS in 2025	A presidential instruction merged three parallel registries into a single national registry coordinated across the planning ministry, the statistics agency and the social affairs ministry. DTSEN cross checks civil registry, tax, asset ownership and electricity consumption data and adds field ground checking, ranking households into deciles. The experience illustrates both the feasibility of registry consolidation and the transition costs of switching the basis of eligibility mid cycle
Philippines	Listahanan, PMT plus demographic filters	Formal operations manuals and standardized field control procedures function as anti-corruption instruments in their own right, and periodic re assessment rounds are institutionalized in the system's design
Brazil	Cadastro Único	Because the registry rather than any single programme is the core public asset, successive governments have redesigned benefits on top of it without rebuilding the underlying data infrastructure
Türkiye	Integrated Social Assistance System	A single platform drawing administrative data from a growing number of public institutions, reported as 28 by 2023, allowing application to some 50 programmes through one identity number. Reported implementation difficulty lay in institutional data sharing arrangements and data quality rather than in software
Kenya	Hunger Safety Net Programme	Shock responsive scale up depends on pre agreed triggers and pre-arranged financing rather than on beneficiary lists assembled after a crisis
Togo	Novissi	A mobile money transfer scheme delivered without a pre-existing social registry, using machine learning on satellite imagery and mobile metadata to priorities the poorest districts. Researchers note such methods are best used to complement rather than replace survey-based poverty data

Table 6. *Comparative international experience most relevant to the Bangladeshi context.*

Two lessons carry directly. Pakistan's experience shows that the move from static to dynamic registry is not a software procurement but a sustained investment in recertification and appeals capacity, which is precisely the after sales function currently missing from the Family Card design. Indonesia's shows that registry consolidation is feasible at national scale, and that its principal cost is borne during the transition, when the basis of eligibility changes mid cycle and households experience it as disruption. Bangladesh is about to enter that transition.

6.8 Summary of recommendations

Nine actions for the next NSSS iteration

1. **Resolve the consolidation question publicly and irreversibly.** Full absorption of the major commodity programmes into the Family Card platform, with a published transition schedule and a household level benefit equivalence assessment.
2. **Establish the exchange layer before further scale up.** A decentralized, logged architecture allowing line ministries to query household PMT scores against their own programme criteria, governed by a dedicated data protection framework.
3. **Build after sales as programme infrastructure, not as an add on.** On demand registration desks, a grievance and appeals channel with published turnaround times, scheduled recertification, and front desk write access to the registry.
4. **Cap the cash component at a maximum of five years per household.** A defined graduation window, with the exit decision attached to a recertification point.
5. **Create a single Social Protection Authority.** Separating eligibility determination from service delivery, holding named accountability for exclusion outcomes, and mandated to break ministerial silos, beginning with the Ministry of Youth's capacity building role.
6. **Build a vulnerability-based entry route for the missing middle.** An Urban Vulnerability Index, shock responsive buffers, and demand driven application between enumeration cycles.
7. **Attach the employment linkage the historical record argues for.** A dedicated wing connecting social security to livelihood pathways, skills and market access, converting the Family Card from a transfer instrument into a graduation platform.
8. **Structure the evidence agenda around the two hypotheses.** Commission longitudinal work capable of testing whether the spending addresses protection and poverty together, and whether households can absorb shocks across a full seasonal cycle, alongside a regression analysis of SDG investment returns over the past decade.
9. **Apply the audit standard in both directions.** Alongside independent audits of tax collection and public expenditure, subject development partner and UN agency technical assistance to rigorous cost efficiency and performance review, on the same principle: spending on the sector should be measured by the permanent state capacity it leaves behind, not by the volume of activity it generates.

The Family Card is the most significant opportunity to restructure Bangladesh's social protection system in a generation, and the window in which its architecture remains adjustable is measured in months rather than years. The evidence from Korail and Khalishpur suggests that the programme is already doing real good and already reproducing real failures, often within the same disbursement cycle. Whether it becomes the platform that replaces ninety schemes, or the ninety first scheme, is still an open question. It will be settled by decisions taken in the period immediately ahead.

Annex. Open Questions and Points of Uncertainty

A.1 Live questions in the policy debate

The following are live in published commentary and are recorded here without a position being taken on them.

- ***Consolidation against layering.*** Whether the Family Card replaces existing programmes or is added on top of them. The exclusion rule bars concurrent benefits at household level, but the fate of the TCB card, the Vulnerable Women Benefit and the Food Friendly Programme as programmes has not been settled publicly.
- ***Universalism against targeting.*** Whether a programme framed politically as reaching four crore households can remain PMT targeted, and what happens at the threshold if it does.
- ***Sequencing of fiscal space.*** Whether savings from rationalizing overlapping programmes precede, accompany or follow expansion, given the revenue constraint.
- ***Registry governance.*** Whether the Dynamic Social Registry is treated as a durable public asset with its own governance, update cycles and legal basis, or as a project deliverable.
- ***Recertification and grievance redress.*** The design of re assessment cycles, appeals capacity and exit arrangements, none of which is set out in published documents.

A.2 Figures that diverge in the public record

Several headline figures are reported differently across official sources. These are noted so that the note is not read as reconciling them.

- The number of existing social safety net programmes is given as 90 in the FY27 Social Security Budget Report, 95 across 23 ministries in the pilot guideline, and 99 across 25 ministries in SSPS material. The variation reflects different counting conventions and report vintages rather than a change in the system.
- Pilot design against execution. The Piloting Implementation Guideline provided for 10,000 households per month toward a 40,000 ceiling, but 37,567 households were selected and paid at once on 10 March 2026. Pre-launch reporting also carried a 6,500-household pilot figure.
- Pilot geography is described both as 14 upazilas and as 15 wards across 13 city corporations or unions in 13 districts, in official statements made days apart.
- The pilot budget is Tk 38.07 crore in the official press briefing and Tk 39 crore in Finance Ministry sourced reporting.
- Social protection spending is stated as 1.87 per cent of GDP on the government's safety net budget line and around 3 per cent by the World Bank, the difference reflecting whether civil service pensions and non-poverty targeted items are counted.

References

1. BSS (2026) 'Tk 1,44,338 cr proposed for social safety net', Bangladesh Sangbad Sangstha, 11 June; and New Age (2026) 'Govt proposes Tk 14,500 crore for family card programme', 11 June.
2. The Bangladesh Today (2026) 'Family card programme to be launched officially on Aug 16: Dr Zahid', August. Announcement of first phase coverage of 4.1 million beneficiaries and four year expansion to approximately 16 million families.
3. TIMES of Bangladesh (2026) and The Daily Star (2026) 'Will Bangladesh's social security budget help the poor?', 26 June. On Article 15(d) framing.
4. Government of the People's Republic of Bangladesh (2026) Family Card. Social Security Policy Support Programme, Cabinet Division and General Economics Division. Available at: https://socialprotection.gov.bd/2026/03/family-card/
5. World Bank (2025) Strengthening Social Protection for Improved Resilience, Inclusion and Targeting (SSPIRIT) project documentation. USD 200 million IDA credit approved 26 March 2025.
6. TIMES of Bangladesh (2026) Reporting on the revised SSPIRIT project cost and the Family Card component cap.
7. The Business Standard (2026) 'Income, assets, living standards to determine who will get Family Card', 20 June.
8. BSS (2026) 'PM launches Family Card tomorrow', Bangladesh Sangbad Sangstha, 9 March; and BSS (2026) '4 crore families to get family cards in 5 years: PM', 10 March.
9. New Age (2026) 'New budget to see expanded safety net', 2 June; BSS (2026) budget reporting, 11 June.
10. The Daily Star (2026) 'Family cards could reduce poverty to 11.3%'. RAPID simulation using HIES 2022 data.
11. The Business Standard (2026) 'Citizen's Platform finds flaws in Family Card, Farmer's Card beneficiary selection', 19 May. CPD analysis on revenue growth requirements.
12. Razzaque, M.A. and Rahman, J. (2025) Dynamics of Targeting Errors in Bangladesh's Social Protection Programmes. Dhaka: Research and Policy Integration for Development.
13. Razzaque, M.A., Islam, D., Rahman, J. and Ali, S.R. (2024) Assessing the Impact of Indirect Taxation on Poverty and Inequality in Bangladesh. London: International Growth Centre; and World Bank (2025).
14. Bangladesh Bureau of Statistics. Household Income and Expenditure Survey series, 1991/92, 2000 and 2005. National poverty line estimates.
15. World Bank (2016) Rising Bangladesh brings hope, ambition, and innovation to end poverty. Available at: https://www.worldbank.org

16. Banglapedia. 'Zia, Begum Khaleda'. Asiatic Society of Bangladesh. On free and compulsory primary education, tuition free education for girls to class ten, the female student stipend and the Food for Education programme.

17. The Business Standard (2025) 'Khaleda Zia's far reaching contributions to Bangladesh's education sector', December; and The Business Standard (2026) 'Khaleda's female education stipend became a global model', January.

18. Bangladesh Nationalist Party. Chairperson profile, on ready made garment sector employment growth and women's entry into the industrial workforce during the period.

19. World Bank (2013) Bangladesh poverty assessment: Assessing a decade of progress in reducing poverty, 2000 to 2010. Attribution of poverty decline to labour income growth and demographic change.

20. Al Jazeera (2026) 'Tarique Rahman sworn in as new Bangladesh prime minister', 17 February. Available at: https://www.aljazeera.com

21. e-Estonia. X-Road interoperability services. Republic of Estonia Information System Authority. Available at: https://e-estonia.com/solutions/interoperability-services/x-road/

22. Future Shift Labs. X-Road technology: A digital backbone of Estonia's cyber security and digital public infrastructure. On Security Server and Central Server architecture, digital signing and time stamping.

23. Social Security Policy Support (SSPS) Programme (2026) Family Card Programme: A Knowledge Brief. Prepared by Sanjida Sultana, Research Associate. Compiled as at 5 August 2026, and the principal source for Sections II and VI of this note including comparative country material.

24. Social Security Policy Support (SSPS) Programme (2026) Focus Group Discussion Report: Three month experience of Family Card beneficiaries, Korail; Key findings from the Focus Group Discussion with Family Card beneficiaries in Khalishpur, Khulna; and Qualitative impact report of the field visit to the SWAPNO project areas in Bagerhat. Takia Islam Toma and Sadia Afrin Suvra. UNDP Bangladesh, DFAT supported.

25. International Growth Centre and BRAC Institute of Governance and Development (2026) Roundtable Workshop on Social Protection: How the Family Card can push the frontiers of social safety net. Programme agenda and invitation correspondence, rescheduled to 6 August 2026, Hotel InterContinental, Dhaka.